

B1 (Official Form 1)(04/13)

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): REYES, LANCE T.		Name of Joint Debtor (Spouse) (Last, First, Middle): REYES, LISA M.
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Lance Reyes; AKA Lance T. Reyes, Sr.; AKA Lance Reyes, Sr.; DBA Lance Construction Co.		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Lisa Reyes; AKA Lisa Marie Reyes; AKA Lisa M. Garippo; AKA Lisa Garippo; AKA Lisa Marie Garippo
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) xxx-xx-3586		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-3407
Street Address of Debtor (No. and Street, City, and State): 10936 S. Drake Avenue Chicago, IL <div style="text-align: right;">ZIP Code 60655</div>		Street Address of Joint Debtor (No. and Street, City, and State): 10936 S. Drake Avenue Chicago, IL <div style="text-align: right;">ZIP Code 60655</div>
County of Residence or of the Principal Place of Business: Cook		County of Residence or of the Principal Place of Business: Cook
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (<i>amount subject to adjustment on 4/01/16 and every three years thereafter</i>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information *** Gregory D. Bruno *** <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):
REYES, LANCE T.
REYES, LISA M.

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Gregory D. Bruno **May 1, 2015**
Signature of Attorney for Debtor(s) (Date)
Gregory D. Bruno

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

- ☐ Yes, and Exhibit C is attached and made a part of this petition.
☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):
REYES, LANCE T.
REYES, LISA M.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ LANCE T. REYES
Signature of Debtor **LANCE T. REYES**

X /s/ LISA M. REYES
Signature of Joint Debtor **LISA M. REYES**

Telephone Number (If not represented by attorney)

May 1, 2015
Date

Signature of Attorney*

X /s/ Gregory D. Bruno
Signature of Attorney for Debtor(s)

Gregory D. Bruno
Printed Name of Attorney for Debtor(s)

Law Offices of Gregory D. Bruno
Firm Name
1807 N. Broadway
Melrose Park, IL 60160

Address

(708) 343-4544 Fax: (708) 343-4670
Telephone Number

May 1, 2015
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

_____ Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

_____ Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

_____ Address

X _____
Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
Northern District of Illinois

In re **LANCE T. REYES**
LISA M. REYES

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ LANCE T. REYES
LANCE T. REYES

Date: May 1, 2015

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
Northern District of Illinois

In re **LANCE T. REYES**
LISA M. REYES

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

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☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ LISA M. REYES
LISA M. REYES

Date: May 1, 2015

United States Bankruptcy Court
Northern District of Illinois

In re **LANCE T. REYES,**
LISA M. REYES

Debtors

Case No. _____

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	171,904.00		
B - Personal Property	Yes	4	9,412.01		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	7		517,847.82	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	71		415,544.46	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,617.18
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,003.59
Total Number of Sheets of ALL Schedules		92			
Total Assets			181,316.01		
Total Liabilities				933,392.28	

United States Bankruptcy Court
Northern District of Illinois

In re **LANCE T. REYES,**
LISA M. REYES

Debtors

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 12)	2,617.18
Average Expenses (from Schedule J, Line 22)	3,003.59
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	2,950.28

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		260,777.42
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		415,544.46
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		676,321.88

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single family, three bedroom home located at 10936 S. Drake Avenue, Chicago IL 60655	Debtors are sole owners of record	J	171,904.00	Unknown

Sub-Total > **171,904.00** (Total of this page)

Total > **171,904.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on hand Location: 10936 S. Drake Avenue, Chicago IL 60655	J	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account Bank of America, Chicago, Illinois	J	0.01
		Debit card Bank of America, Chicago, Illinois	J	400.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Misc. items of furniture, to wit: TV's, VCR, DVD player, stereo, bedroom sets, sofa & matching chair, end tables, kitchen table & chairs, cookware, small appliances, stove, refrigerator, microwave, washer, dryer, cell phones Location: 10936 S. Drake Avenue, Chicago IL 60655	J	750.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Misc. items of adult man's and adult woman's and childrens' clothing Location: 10936 S. Drake Avenue, Chicago IL 60655	J	750.00
7. Furs and jewelry.		Misc. items of man's and woman's jewelry, to wit: wedding rings, chain, earrings, necklaces, bracelets, costume jewelry items, watches Location: 10936 S. Drake Avenue, Chicago IL 60655	J	1,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			

Sub-Total > **3,000.01**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Unspent balance of income tax refund for tax year ending 12/31/2014	J	2,000.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

Sub-Total > **2,000.00**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Ford Econoline 150 vehicle; 207,500 miles; fair condition Location: 10936 S. Drake Avenue, Chicago IL 60655	H	412.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		Misc. tools and equipment used in Debtor husband's part-time home repair and general contracting business, to wit: hand tools, 10" table saw, mitre saw, nail gun, trim nailer, multi-task tool, ladders, sanders, grinder, shovel, post hole digger, levels, screw gun, drill and compressor	J	4,000.00
30. Inventory.	X			
31. Animals.	X			

Sub-Total > **4,412.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sheet **3** of **3** continuation sheets attached to the Schedule of Personal Property

Sub-Total > **0.00**
(Total of this page)
Total > **9,412.01**

(Report also on Summary of Schedules)

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Single family, three bedroom home located at 10936 S. Drake Avenue, Chicago IL 60655	735 ILCS 5/12-901	21,196.00	171,904.00
Cash on Hand			
Cash on hand Location: 10936 S. Drake Avenue, Chicago IL 60655	735 ILCS 5/12-1001(b)	100.00	100.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking account Bank of America, Chicago, Illinois	735 ILCS 5/12-1001(b)	0.01	0.01
Debit card Bank of America, Chicago, Illinois	735 ILCS 5/12-1001(b)	400.00	400.00
Household Goods and Furnishings			
Misc. items of furniture, to wit: TV's, VCR, DVD player, stereo, bedroom sets, sofa & matching chair, end tables, kitchen table & chairs, cookware, small appliances, stove, refrigerator, microwave, washer, dryer, cell phones Location: 10936 S. Drake Avenue, Chicago IL 60655	735 ILCS 5/12-1001(b)	750.00	750.00
Wearing Apparel			
Misc. items of adult man's and adult woman's and childrens' clothing Location: 10936 S. Drake Avenue, Chicago IL 60655	735 ILCS 5/12-1001(a)	750.00	750.00
Furs and Jewelry			
Misc. items of man's and woman's jewelry, to wit: wedding rings, chain, earrings, necklaces, bracelets, costume jewelry items, watches Location: 10936 S. Drake Avenue, Chicago IL 60655	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Other Liquidated Debts Owning Debtor Including Tax Refund			
Unspent balance of income tax refund for tax year ending 12/31/2014	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Automobiles, Trucks, Trailers, and Other Vehicles			
1999 Ford Econoline 150 vehicle; 207,500 miles; fair condition Location: 10936 S. Drake Avenue, Chicago IL 60655	735 ILCS 5/12-1001(c)	412.00	412.00

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Machinery, Fixtures, Equipment and Supplies Used in Business			
Misc. tools and equipment used in Debtor	735 ILCS 5/12-1001(d)	3,000.00	4,000.00
husband's part-time home repair and general contracting business, to wit: hand tools, 10" table saw, mitre saw, nail gun, trim nailer, multi-task tool, ladders, sanders, grinder, shovel, post hole digger, levels, screw gun, drill and compressor	735 ILCS 5/12-1001(b)	1,000.00	

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 3640033368119			Opened 10/04/06 Last Active 10/01/08					
Aurora Bank FSB 10350 Park Meadows Drive Littleton, CO 80124		H	mortgage loan of record					
			Value \$ Unknown				Unknown	Unknown
Account No. 364 0033368218			Opened 10/04/06 Last Active 10/01/08					
Aurora Bank FSB 10350 Park Meadows Drive Littleton, CO 80124		H	second mortgage/equity line of credit investment real estate located at 3806 W. 167th Place. Country Club Hills, IL; lost in foreclosure on or about 2008 - 2010					
			Value \$ Unknown				Unknown	Unknown
Account No.								
Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124			Representing: Aurora Bank FSB				Notice Only	
			Value \$					
Account No.								
Aurora Loan Services PO Box 1706 Scottsbluff, NE 69363			Representing: Aurora Bank FSB				Notice Only	
			Value \$					
Subtotal							0.00	0.00
(Total of this page)								

6 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.								
Faslo Solutions PO Box 77404 Ewing, NJ 08628			Representing: Aurora Bank FSB				Notice Only	
			Value \$					
Account No. 106406253			Opened 9/09/05 Last Active 3/01/15					
Bank of America 1800 Tapo Canyon Road Simi Valley, CA 93063		H	Single family, three bedroom home located at 10936 S. Drake Avenue, Chicago IL 60655					
			Value \$ 171,904.00				150,708.00	0.00
Account No. 123873808			Opened 11/15/05 Last Active 1/15/13					
Bank of America 1800 Tapo Canyon Road Simi Valley, CA 93063		H	first mortgage loan of record investment real estate located at 6613 S. Kenneth Avenue, Chicago, IL; sold in short sale on or about 2012					
			Value \$ 90,000.00				119,113.00	119,113.00
Account No. 5890010149433			Opened 1/07/05 Last Active 8/02/05					
Chase / Chase Bank USA, N.A. Chase Card P.O. Box 15298 Wilmington, DE 19850		H	mortgage loan of record					
			Value \$ Unknown				Unknown	Unknown
Account No. 1560014446355			Opened 9/09/05 Last Active 8/01/09					
Chase Mortgage PO Box 24696 Columbus, OH 43224		H	second mortgage/equity line of credit Single family, three bedroom home located at 10936 S. Drake Avenue, Chicago IL 60655					
			Value \$ 171,904.00				22,935.14	22,935.14
Subtotal							292,756.14	142,048.14
(Total of this page)								

Sheet 1 of 6 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 6100548-2711119269			Opened 10/03/05 Last Active 4/23/12					
Citibank, N.A. / CitiMortgage, Inc. PO Box 769006 San Antonio, TX 78245		H	second mortgage/home equity line of credit Single family, three bedroom home located at 10936 S. Drake Avenue, Chicago IL 60655					
			Value \$ 171,904.00				65,286.00	Unknown
Account No.								
Allied Intl. Credit Corp., (US) 100 East Shore Drive, 3rd Floor Glen Allen, VA 23059			Representing: Citibank, N.A. / CitiMortgage, Inc.				Notice Only	
			Value \$					
Account No.								
Allied Intl. Credit Corp., (US) 11357 Nuckols Road, Unit #113 Glen Allen, VA 23059			Representing: Citibank, N.A. / CitiMortgage, Inc.				Notice Only	
			Value \$					
Account No. 0027772755			on or about 2008 - 2010					
Faslo Solutions PO Box 77404 Ewing, NJ 08628		J	second mortgage/equity line of credit investment real estate located at 3806 W. 167th Place. Country Club Hills, IL; lost in foreclosure on or about 2008 - 2010					
			Value \$ Unknown				Unknown	Unknown
Account No.								
Aurora Bank FSB 10350 Park Meadows Drive Littleton, CO 80124			Representing: Faslo Solutions				Notice Only	
			Value \$					
Subtotal (Total of this page)							65,286.00	0.00

Sheet **2** of **6** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.								
Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124			Representing: Faslo Solutions				Notice Only	
			Value \$					
Account No.								
Aurora Loan Services PO Box 1706 Scottsbluff, NE 69363			Representing: Faslo Solutions				Notice Only	
			Value \$					
Account No. 1000185795			Opened 8/09/04 Last Active 10/06/06					
Fremont Investment PO Box 8208 Orange, CA 92864		H	mortgage loan of record					
			Value \$ Unknown				Unknown	Unknown
Account No. 156 0014446355			Opened 9/09/05 Last Active 8/01/09					
JPMorgan Chase Bank, N.A. Chase Mortgage / WAMU PO Box 24696 Columbus, OH 43224		H	second mortgage/equity line of credit Single family, three bedroom home located at 10936 S. Drake Avenue, Chicago IL 60655					
			Value \$ 171,904.00				22,935.14	1,739.14
Account No.								
Real Time Resolutions, Inc. 1750 Regal Row, Ste. N Dallas, TX 75235			Representing: JPMorgan Chase Bank, N.A.				Notice Only	
			Value \$					
Subtotal (Total of this page)							22,935.14	1,739.14

Sheet **3** of **6** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.								
Real Time Resolutions, Inc. 1349 Empire Central Drive, Ste. 150 Dallas, TX 75247			Representing: JPMorgan Chase Bank, N.A.				Notice Only	
			Value \$					
Account No. 269628			on or about 2008 - 2015 second mortgage/equity line of credit investment real estate located at 3806 W. 167th Place. Country Club Hills, IL; lost in foreclosure on or about 2008 - 2010					
NSM Recovery Services, Inc. 350 Highland Drive Lewisville, TX 75067		J					9,940.20	Unknown
			Value \$ Unknown					
Account No.								
RCS Recovery Services, LLC 1499 West Palmetto Park Road Suite 140 Boca Raton, FL 33486			Representing: NSM Recovery Services, Inc.				Notice Only	
			Value \$					
Account No. 000151130			on or about 2008 - 2015 second mortgage/equity line of credit investment real estate located at 3806 W. 167th Place. Country Club Hills, IL; lost in foreclosure on or about 2008 - 2010					
RCS Recovery Services, LLC 1499 West Palmetto Park Road Suite 140 Boca Raton, FL 33486		J					9,940.20	Unknown
			Value \$ Unknown					
Account No.								
NSM Recovery Services, Inc. 350 Highland Drive Lewisville, TX 75067			Representing: RCS Recovery Services, LLC				Notice Only	
			Value \$					
Subtotal (Total of this page)							19,880.40	0.00

Sheet **4** of **6** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 156 0014446355	J		second mortgage/equity line of credit				22,935.14	22,935.14
Real Time Resolutions, Inc. 1750 Regal Row, Ste. N Dallas, TX 75235			Single family, three bedroom home located at 10936 S. Drake Avenue, Chicago IL 60655					
Value \$			171,904.00					
Account No.	J		Representing: Real Time Resolutions, Inc.				Notice Only	
Real Time Resolutions, Inc. 1349 Empire Central Drive, Ste. 150 Dallas, TX 75247			Value \$					
Account No. 617406006754****			12/2005 - 03/2006					
Santander Bank, NA 865 Brook Street Rocky Hill, CT 06067	J		mortgage loan of record				0.00	0.00
Value \$			0.00					
Account No. 14522091106			Opened 11/01/06 Last Active 11/01/07					
TB&W Taylor, Bean & Whitaker 1417 N Magnolia Avenue Ocala, FL 34475-9078	H		mortgage loan of record				Unknown	Unknown
Value \$			Unknown					
Account No.			first mortgage					
The Bank of New York Mellon f/k/a The Bank of New York One Wall Street New York, NY 10286	J		investment real estate located at 6613 S. Kenneth Avenue, Chicago, IL; sold in short sale on or about 2012				Unknown	Unknown
Value \$			90,000.00					
Subtotal								
(Total of this page)								

Sheet 5 of 6 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Sheet **5** of **6** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No.							
Fisher and Shapiro, LLC 4201 Lake Cook Road Northbrook, IL 60062			Representing: The Bank of New York Mellon			Notice Only	
			Value \$				
Account No.							
Fisher and Shapiro, LLC 2121 Waukegan Road, Ste. 301 Bannockburn, IL 60015			Representing: The Bank of New York Mellon			Notice Only	
			Value \$				
Account No. 65065004936840001			Opened 1/26/06 Last Active 7/01/08 second mortgage/home equity line of credit investment real estate located at 6613 S. Kenneth Avenue, Chicago, IL; sold in short sale on or about 2012				
Wells Fargo Bank NV, N.A. Wells Fargo Bank, N.A. PO Box 31557 Billings, MT 59107		H	Value \$ 90,000.00			94,055.00	94,055.00
Account No.							
Wells Fargo Home Equity Collections PO Box 4116 Portland, OR 97208			Representing: Wells Fargo Bank NV, N.A.			Notice Only	
			Value \$				
Account No. 694283			Opened 8/09/04 Last Active 9/01/06 second mortgage loan of record				
Wilshire Credit Corp 450 American St # Sv416 Simi Valley, CA 93065		H	Value \$ Unknown			Unknown	Unknown
Subtotal						94,055.00	94,055.00
(Total of this page)							
Total						517,847.82	260,777.42
(Report on Summary of Schedules)							

Sheet 6 of 6 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H U S B A N D W I F E J O I N T C O M M U N I T Y	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 116916 25 East Same Day Surgery 3149 Eagle Way Chicago, IL 60678	J	on or about 2007 - 2009 Medical services				50.80
Account No. Illinois Collection Service Inc. P.O. Box 1010 Tinley Park, IL 60477		Representing: 25 East Same Day Surgery				Notice Only
Account No. Illinois Collection Service Inc. 8231 185th St., Ste 100 Tinley Park, IL 60487		Representing: 25 East Same Day Surgery				Notice Only
Account No. 6035320214544593 Advantage Assets II, Inc. 1000 N. West Street Ste. 1200 Wilmington, DE 19801	J	on or about 2006 - 2015 Claim for balance due on account for and/or acquired from The Home Depot / Citibank (South Dakota), NA				4,510.40
Subtotal (Total of this page)						4,561.20

70 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
LTD Financial Services, L.P. 7322 Southwest Freeway, Ste. 1600 Houston, TX 77074		Representing: Advantage Assets II, Inc.				Notice Only
Account No. 0225988		on or about 2006 - 2008 Claim for balance due on account for medical services rendered				229.00
Airway Oxygen Inc Benton Harbor PO Box 9950 Wyoming, MI 49509	J					
Account No. CCI2350384		Opened 12/01/09 Last Active 9/01/08 Collection on account for and/or acquired from Com Ed				626.00
ARC, Inc. 2915 Professional Parkway Augusta, GA 30907	W					
Account No. 7737670245001		on or about 2006 - 2015 Claim for balance due on account				929.21
AT&T 32 Avenue of the Americas New York, NY 10013	J					
Account No.						
Afni, Inc. 404 Brock Drive P.O. Box 3517 Bloomington, IL 61702		Representing: AT&T				Notice Only
Sheet no. <u>1</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,784.21

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Afni, Inc. PO Box 3517 Bloomington, IL 61702		Representing: AT&T				Notice Only
Account No.						
Afni, Inc. 1310 Martin Luther King Drive PO Box 3517 Bloomington, IL 61702		Representing: AT&T				Notice Only
Account No.						
Collection Company of America 700 Lonwater Drive Norwell, MA 02061		Representing: AT&T				Notice Only
Account No. 95889EA		on or about 2005 - 2008 Medical services				
Atkins, Edward M., M.D. 8135 N. Milwaukee Avenue Niles, IL 60714	J					135.00
Account No. 3640033368119		on or about 2005 - 2015 Claim for deficiency in mortgage loan and/or escrow account and/or home equity line of credit				
Aurora Bank FSB 10350 Park Meadows Drive Littleton, CO 80124	J					Unknown
Sheet no. <u>2</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						135.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Aurora Loan Services PO Box 1706 Scottsbluff, NE 69363		Representing: Aurora Bank FSB				Notice Only
Account No.						
Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124		Representing: Aurora Bank FSB				Notice Only
Account No. 364 0033368218						
Aurora Bank FSB 10350 Park Meadows Drive Littleton, CO 80124	J	on or about 2005 - 2015 Claim for deficiency in mortgage loan and/or escrow account and/or home equity line of credit				Unknown
Account No.						
Aurora Loan Services PO Box 1706 Scottsbluff, NE 69363		Representing: Aurora Bank FSB				Notice Only
Account No.						
Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124		Representing: Aurora Bank FSB				Notice Only
Sheet no. <u>3</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 3525513001 Banfield Pet Hospital 1101 South Canal Street Chicago, IL 60607	J	on or about 2006 - 2013 Veterinary services				204.00
Account No. I.C. System, Inc. P.O. Box 64378 Saint Paul, MN 55164		Representing: Banfield Pet Hospital				Notice Only
Account No. 74975943711295 Bank of America Po Box 982235 El Paso, TX 79998	H	Opened 2/06/07 Last Active 12/01/08 Check Credit Or Line Of Credit				0.00
Account No. 123873808 Bank of America 1800 Tapo Canyon Road Simi Valley, CA 93063	J	on or about 2005 - 2015 Claim for deficiency in mortgage loan and/or escrow account and/or home equity line of credit				Unknown
Account No. 7021-2712-5455-2687 Best Buy c/o Retail Services PO Box 17298 Baltimore, MD 21297	J	on or about 2005 - 2009 Misc. credit card purchases for household goods and/or various sundry items.				3,820.30
Sheet no. 4 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 4,024.30

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. 7001063228703106	J	on or about 2005 - 2009 Misc. credit card purchases for household goods and/or various sundry items.				2,015.14	
Best Buy c/o Retail Services PO Box 17298 Baltimore, MD 21297							
Account No. REYLA000	J	on or about 2007 Medical services				96.60	
Buividas, Alex J. 4554 S. Archer Avenue Chicago, IL 60632							
Account No. REYLA000	J	on or about 2007 Medical services				96.06	
Buividas, Thomas A. 4554 S. Archer Avenue Chicago, IL 60632							
Account No. 441092211112	W	Opened 10/01/03 Last Active 10/01/08 Claim for balance due on credit account				4,707.00	
Cap One / Capital One PO Box 19360 Portland, OR 97280							
Account No. 244656-1100164185	W	Opened 11/30/06 Last Active 6/19/08 Charge Account				0.00	
Cap1/Vlcty Capital One / Value City PO Box 15524 Wilmington, DE 19850							
Sheet no. <u>5</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	6,914.80

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 5458001552130712 Capital One Po Box 30253 Salt Lake City, UT 84130	W	Opened 2/19/07 Last Active 4/06/08 Credit Card				0.00
Account No. 6004300106426411 Capital One / Menards PO Box 30253 Salt Lake City, UT 84130	H	Opened 2/09/06 Last Active 10/05/08 Misc. credit card purchases for tools, building supplies, household goods and/or various sundry items.				3,170.92
Account No. 4388642070252062 Capital One Bank USA N 15000 Capital One Drive Richmond, VA 23238	W	Opened 10/24/01 Last Active 3/22/07 Credit Card				0.00
Account No. 5291152246928572 Capital One Bank USA N 15000 Capital One Drive Richmond, VA 23238	W	Opened 11/13/00 Last Active 2/21/08 Credit Card				0.00
Account No. *****8052 Capital One, N.A. Capital One Services, LLC PO Box 85619 Richmond, VA 23285	J	on or about 2008 - 2014 Misc. credit card purchases for food, clothes, gas, household goods and/or various sundry items.				613.00
Sheet no. <u>6</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						3,783.92
Subtotal (Total of this page)						3,783.92

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Merchants & Medical Credit Corp. 6324 Taylor Drive Flint, MI 48507		Representing: Capital One, N.A.				Notice Only
Account No. *****1165		on or about 2008 - 2014 Misc. credit card purchases for food, clothes, gas, household goods and/or various sundry items.				3,047.33
Capital One, N.A. Capital One Services, LLC PO Box 85619 Richmond, VA 23285	J					
Account No.						
Vision Financial Corp. P.O. Box 900 Purchase, NY 10577		Representing: Capital One, N.A.				Notice Only
Account No.						
Vision Financial Corp. PO Box 7477 Rockford, IL 61126		Representing: Capital One, N.A.				Notice Only
Account No. 14322065		Opened 11/17/10 Last Active 1/01/09 Collection on account for and/or acquired from HSBC Consumer Lending USA, Inc. / Household Finance				644.50
Cavalry Portfolio Service PO Box 27288 Tempe, AZ 85285	W					
Sheet no. <u>7</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						3,691.83

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
LTD Financial Services, L.P. 7322 Southwest Freeway, Ste. 1600 Houston, TX 77074			Representing: Cavalry Portfolio Service			Notice Only
Account No. 41002600128606 / 14322065			on or about 2008 - 2015 Claim for balance due on account for and/or acquired from HSBC Consumer Lending USA, Inc. / Household Finance			644.50
Cavalry SPV I, LLC c/o Cavalry Portfolio Services, LLC PO Box 27288 Tempe, AZ 85285		J				
Account No.						
LTD Financial Services, L.P. 7322 Southwest Freeway, Ste. 1600 Houston, TX 77074			Representing: Cavalry SPV I, LLC			Notice Only
Account No. CCI2350384			Opened 5/01/11 Collection on account for and/or acquired from Com Ed			626.00
CCI / Contract Callers, Inc. 2915 Professional Parkway Augusta, GA 30907-3540		W				
Account No.						
CCI / Contract Callers, Inc. 1058 Claussen Road, Ste. 110 Augusta, GA 30907			Representing: CCI / Contract Callers, Inc.			Notice Only
Sheet no. <u>8</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						1,270.50

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4104140019658476 Chase / Chase Bank USA, N.A. P.O. Box 15298 Wilmington, DE 19850		Opened 12/09/06 Last Active 1/08/09 Misc. credit card purchases for food, clothes, gas, household goods and/or various sundry items.				3,343.04
Account No. Capital Management Services, LP 726 Exchange Street, Ste. 700 Buffalo, NY 14210		Representing: Chase / Chase Bank USA, N.A.				Notice Only
Account No. Capital Management Services, LP 698 1/2 South Ogden Street Buffalo, NY 14206		Representing: Chase / Chase Bank USA, N.A.				Notice Only
Account No. Capital Management Services, LP PO Box 964 Buffalo, NY 14220		Representing: Chase / Chase Bank USA, N.A.				Notice Only
Account No. MRS Associates of New Jersey MRS Associates, Inc. 1930 Olney Avenue Cherry Hill, NJ 08003		Representing: Chase / Chase Bank USA, N.A.				Notice Only
Sheet no. 9 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 3,343.04

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 5183370359186892	J	Opened 3/13/02 Last Active 11/01/08 Misc. credit card purchases for food, clothes, gas, household goods and/or various sundry items.				8,721.00
Chase / Chase Bank USA, N.A. P.O. Box 15298 Wilmington, DE 19850						
Account No.		Representing: Chase / Chase Bank USA, N.A.				Notice Only
Integrity Financial Partners, Inc. 4370 W. 109th Street, Ste. 100 Overland Park, KS 66211						
Account No.		Representing: Chase / Chase Bank USA, N.A.				Notice Only
National Enterprise Systems 29125 Solon Road Solon, OH 44139						
Account No. 5490911750003778	H	Opened 8/05/03 Last Active 10/01/08 Misc. credit card purchases for food, clothes, gas, household goods and/or various sundry items.				22,781.92
Chase / Chase Bank USA, N.A. Chase Card P.O. Box 15298 Wilmington, DE 19850						
Account No.		Representing: Chase / Chase Bank USA, N.A.				Notice Only
Valentine & Kebartas, Inc. PO Box 325 Lawrence, MA 01842						
Sheet no. 10 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						31,502.92

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Valentine & Kebartas, Inc. 360 Merrimack Street Lawrence, MA 01843		Representing: Chase / Chase Bank USA, N.A.				Notice Only
Account No. *****1165 Chase / Chase Bank USA, N.A. Attn: Bankruptcy Dept. P.O. Box 15298 Wilmington, DE 19850	J	on or about 2008 - 2014 Misc. credit card purchases for food, clothes, gas, household goods and/or various sundry items.				3,047.33
Account No. Vision Financial Corp. P.O. Box 900 Purchase, NY 10577		Representing: Chase / Chase Bank USA, N.A.				Notice Only
Account No. Vision Financial Corp. PO Box 7477 Rockford, IL 61126		Representing: Chase / Chase Bank USA, N.A.				Notice Only
Account No. 045871116552 Chase / Chase Bank USA, N.A. Attn: Bankruptcy Dept. P.O. Box 15298 Wilmington, DE 19850	J	on or about 2005 - 2008 Misc. credit card purchases for food, clothes, gas, household goods and/or various sundry items.				3,047.33
Sheet no. <u>11</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 6,094.66

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
FMS, Inc. PO Box 707601 Tulsa, OK 74170		Representing: Chase / Chase Bank USA, N.A.				Notice Only
Account No.						
FMS, Inc. 4915 S. Union Avenue Tulsa, OK 74107		Representing: Chase / Chase Bank USA, N.A.				Notice Only
Account No.						
J.C. Christensen & Associates P.O. Box 519 Sauk Rapids, MN 56379		Representing: Chase / Chase Bank USA, N.A.				Notice Only
Account No. 4559908124451866		Opened 9/09/02 Last Active 4/21/08 Credit Card				
Chase Card Po Box 15298 Wilmington, DE 19850		W				0.00
Account No. 418555941455		Credit Card				
Chase Card P.O. Box 15298 Wilmington, DE 19850		J				0.00
Sheet no. <u>12</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 6035320214544593						
Citibank (South Dakota), NA The Home Depot PO Box 6497 Sioux Falls, SD 57117	J	Opened 10/08/06 Last Active 5/12/09 Misc. credit card purchases for food, clothes, gas, household goods and/or various sundry items.				4,510.40
Account No.						
Client Services, Inc. 3451 Harry S. Truman Blvd. Saint Charles, MO 63301		Representing: Citibank (South Dakota), NA				Notice Only
Account No.						
LTD Financial Services, L.P. 7322 Southwest Freeway, Ste. 1600 Houston, TX 77074		Representing: Citibank (South Dakota), NA				Notice Only
Account No.						
NCO Financial Systems, Inc. PO Box 15889 Wilmington, DE 19850		Representing: Citibank (South Dakota), NA				Notice Only
Account No. 6035320135840161						
Citibank (South Dakota), NA c/o Home Depot Credit Services Processing Center Des Moines, IA 50364	J	Opened 5/20/00 Last Active 11/11/08 Misc. credit card purchases for tools, building supplies, household goods and/or various sundry items.				38,840.40
Sheet no. <u>13</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						43,350.80

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
CBE Group 131 Tower Park Drive, Ste. 100 Waterloo, IA 50701			Representing: Citibank (South Dakota), NA			Notice Only
Account No.						
CBE Group, Inc. PO Box 2695 Waterloo, IA 50704			Representing: Citibank (South Dakota), NA			Notice Only
Account No.						
CBE Group, Inc. 1309 Technology Pkwy. Cedar Falls, IA 50613			Representing: Citibank (South Dakota), NA			Notice Only
Account No.						
Citi Citicorp Credit Services, Inc. (USA PO Box 653095 Dallas, TX 75265			Representing: Citibank (South Dakota), NA			Notice Only
Account No. 6035320076626298			Opened 5/01/00 Last Active 10/01/08 Misc. credit card purchases for tools, building supplies, household goods and/or various sundry items.			29,128.53
Citibank (South Dakota), NA c/o Home Depot Credit Services Processing Center Des Moines, IA 50364		J				
Sheet no. <u>14</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						29,128.53

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. *****8834	J	on or about 2006 - 2014				1,172.10
Citibank, N.A. / Best Buy PO Box 469100 Escondido, CA 92046		Misc. credit card purchases for household goods and/or various sundry items.				
Account No.						
ARS National Services, Inc. P.O. Box 463023 Escondido, CA 92046		Representing: Citibank, N.A. / Best Buy				Notice Only
Account No. Case No. 2013-CH-06489						
CitiMortgage, Inc. PO Box 6243 Sioux Falls, SD 57117	J	on or about 8/22/2013 Claim for deficiency in mortgage loan and/or escrow account and/or home equity line of credit in Circuit Court of Cook County, Illinois, Case No. 2013-CH-06489				Unknown
Account No.						
CitiMortgage, Inc. PO Box 769006 San Antonio, TX 78245		Representing: CitiMortgage, Inc.				Notice Only
Account No.						
Codilis & Associates, P.C. 15W030 N. Frontage Road Suite 100 Burr Ridge, IL 60527		Representing: CitiMortgage, Inc.				Notice Only
Sheet no. <u>15</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						1,172.10

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. CCI2350384 / COM ED 26499 Com Ed Commonwealth Edison P.O. Box 6111 Carol Stream, IL 60197	J	File acct. No. 7423820032 Claim for balance due on utility account				626.25
Account No. ARC, Inc. 2915 Professional Parkway Augusta, GA 30907		Representing: Com Ed				Notice Only
Account No. CCI / Contract Callers, Inc. 1058 Claussen Road, Ste. 110 Augusta, GA 30907		Representing: Com Ed				Notice Only
Account No. CCI / Contract Callers, Inc. 2915 Professional Parkway Augusta, GA 30907-3540		Representing: Com Ed				Notice Only
Account No. Com Ed Commonwealth Edison Bill Payment Center Chicago, IL 60668		Representing: Com Ed				Notice Only
Sheet no. <u>16</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						626.25

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Com Ed / Commonwealth Edison Co. 3 Lincoln Center Attn: Bankruptcy Section Oakbrook Terrace, IL 60181		Representing: Com Ed				Notice Only
Account No. on or about 2008 - 2012						
Comcast / Comcast Cable P.O. Box 3002 Southeastern, PA 19398	J	01-010000-8771300310827955-00 Claim for balance due on account for services rendered				111.96
Account No. CCP 105345						
Consultants in Clinical Pathology 37416 Eagle Way Chicago, IL 60678	J	on or about 2006 - 2007 Medical services				40.90
Account No. 6011007038625132						
Discover Card / Discover Bank Discover Financial Services LLC P.O. Box 15316 Wilmington, DE 19850	H	Opened 8/03/05 Last Active 1/15/09 Misc. credit card purchases for food, clothes, gas, household goods and/or various sundry items.				9,998.96
Account No.						
Capital Management Services, LP 726 Exchange Street, Ste. 700 Buffalo, NY 14210		Representing: Discover Card / Discover Bank				Notice Only
Sheet no. <u>17</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						10,151.82

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Capital Management Services, LP 698 1/2 South Ogden Street Buffalo, NY 14206			Representing: Discover Card / Discover Bank			Notice Only
Account No.						
Capital Management Services, LP PO Box 964 Buffalo, NY 14220			Representing: Discover Card / Discover Bank			Notice Only
Account No.						
Leading Edge Recovery Solutions LLC 5440 N. Cumberland Avenue, Ste. 300 Chicago, IL 60656			Representing: Discover Card / Discover Bank			Notice Only
Account No.						
Leading Edge Recovery Solutions LLC PO Box 2330 Schiller Park, IL 60176			Representing: Discover Card / Discover Bank			Notice Only
Account No.						
Northstar Location Services, LLC 4285 Genesee Street Cheektowaga, NY 14225			Representing: Discover Card / Discover Bank			Notice Only
Sheet no. <u>18</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Van Ru Credit Corp. 11069 Strang Line Road, Bldg. E Lenexa, KS 66215			Representing: Discover Card / Discover Bank				Notice Only
Account No. 8255040140130338 DISH Network Dept 0063 Palatine, IL 60055		J	on or about 2005 - 2012 Claim for balance due on services account				160.00
Account No. Afni, Inc. 404 Brock Drive P.O. Box 3517 Bloomington, IL 61702			Representing: DISH Network				Notice Only
Account No. Afni, Inc. PO Box 3097 Bloomington, IL 61702			Representing: DISH Network				Notice Only
Account No. Afni, Inc. PO Box 3517 Bloomington, IL 61702			Representing: DISH Network				Notice Only
Sheet no. 19 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims <div style="float: right;"> Subtotal (Total of this page) </div>							160.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Dish Network 9601 S. Meridian Blvd. Englewood, CO 80112		Representing: DISH Network				Notice Only
Account No.		on or about 2008 - 2014 Claim for balance due for services rendered				
Evergreen Emergency Services, Ltd. 2800 W. 95th Street Evergreen Park, IL 60805	J					591.00
Account No.						
Dependon Collection Service, Inc. P.O. Box 4833 Oak Brook, IL 60522		Representing: Evergreen Emergency Services, Ltd.				Notice Only
Account No.						
Evergreen Emergency Services, Ltd. PO Box 428080 Evergreen Park, IL 60805		Representing: Evergreen Emergency Services, Ltd.				Notice Only
Account No.						
MCS Collections, Inc. PO Box 7699 Chicago, IL 60680		Representing: Evergreen Emergency Services, Ltd.				Notice Only
Sheet no. <u>20</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						591.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
MCS Collections, Inc. 725 S. Wells Street, Ste. 501 Chicago, IL 60607		Representing: Evergreen Emergency Services, Ltd.				Notice Only
Account No. V1737-4974		on or about 2007 Medical services				
Evergreen Emergency Services, Ltd. PO Box 428080 Evergreen Park, IL 60805	J					38.00
Account No.						
Evergreen Emergency Services, Ltd. 2800 W. 95th Street Evergreen Park, IL 60805		Representing: Evergreen Emergency Services, Ltd.				Notice Only
Account No.						
MCS Collections, Inc. PO Box 7699 Chicago, IL 60680		Representing: Evergreen Emergency Services, Ltd.				Notice Only
Account No.						
MCS Collections, Inc. 725 S. Wells Street, Ste. 501 Chicago, IL 60607		Representing: Evergreen Emergency Services, Ltd.				Notice Only
Sheet no. 21 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						38.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. V2030-6017	J	on or about 2008 - 2009 Medical services				250.00
Evergreen Emergency Services, Ltd. PO Box 428080 Evergreen Park, IL 60805						
Account No.		Representing: Evergreen Emergency Services, Ltd.				Notice Only
Evergreen Emergency Services, Ltd. 2800 W. 95th Street Evergreen Park, IL 60805						
Account No.		Representing: Evergreen Emergency Services, Ltd.				Notice Only
MCS Collections, Inc. PO Box 7699 Chicago, IL 60680						
Account No.		Representing: Evergreen Emergency Services, Ltd.				Notice Only
MCS Collections, Inc. 725 S. Wells Street, Ste. 501 Chicago, IL 60607						
Account No. 6004665772441187	W	Opened 4/27/92 Last Active 1/23/08 Credit Card				0.00
Fashion Bug / Soanb 1103 Allen Dr Milford, OH 45150						
Sheet no. <u>22</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						250.00
Subtotal (Total of this page)						250.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 0027772755 Faslo Solutions PO Box 77404 Ewing, NJ 08628	J	on or about 2005 - 2015 Claim for deficiency in mortgage loan and/or escrow account and/or home equity line of credit				Unknown
Account No. Aurora Bank FSB 10350 Park Meadows Drive Littleton, CO 80124		Representing: Faslo Solutions				Notice Only
Account No. Aurora Loan Services PO Box 1706 Scottsbluff, NE 69363		Representing: Faslo Solutions				Notice Only
Account No. Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124		Representing: Faslo Solutions				Notice Only
Account No. 1000185795 Fremont Investment PO Box 8208 Orange, CA 92864	J	on or about 2005 - 2015 Claim for deficiency in mortgage loan and/or escrow account and/or home equity line of credit				Unknown
Sheet no. 23 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 60322033824733377	J		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				1,179.47
GE Capital Retail Bank / Walmart PO Box 981400 El Paso, TX 79998			on or about 2006 - 2012 Misc. credit card purchases for food, clothes, gas, household goods and/or various sundry items.				
Account No.			Representing: GE Capital Retail Bank / Walmart				Notice Only
Academy Collection Service, Inc. P.O. Box 16119 Philadelphia, PA 19114							
Account No.			Representing: GE Capital Retail Bank / Walmart				Notice Only
Academy Collection Service, Inc. 10965 Decatur Road Philadelphia, PA 19154							
Account No. 6008891279862021	J		on or about 2007 - 2009 Misc. credit card purchases for food, clothes, gas, household goods and/or various sundry items.				4,257.66
GE Money Bank Attn: Bankruptcy Dept. P.O. Box 103106 Roswell, GA 30076							
Account No.			Representing: GE Money Bank				Notice Only
Kellar King & Associates, Inc. 1636 Shadowood Lane, Ste. 160B Jacksonville, FL 32207							
Sheet no. 24 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							5,437.13

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Second Round, L.P. PO Box 41955 Austin, TX 78704		Representing: GE Money Bank				Notice Only
Account No. 410026-17-118275-0		on or about 2005 - 2009 Misc. credit card purchases for food, clothes, gas, household goods and/or various sundry items.				350.86
HFC PO Box 17574 Baltimore, MD 21297	J					
Account No. 441092211112		Opened 10/01/03 Last Active 10/01/08 Claim for balance due on credit account				4,707.00
Household Credit Services PO Box 19360 Portland, OR 97280	W					
Account No. 41002600128606		on or about 2004 - 2014 Claim for balance due on credit account				644.50
Household Financial Corporation Household Finance Corporation 3921 High Point Road Greensboro, NC 27407	J					
Account No. 169601-1254552687		Opened 5/19/05 Last Active 4/16/09 Misc. credit card purchases for household goods and/or various sundry items.				4,197.55
HSBC / Best Buy HSBC Bank Nevada, N.A. PO Box 9 Buffalo, NY 14240	H					
Sheet no. <u>25</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						9,899.91

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Corporate Receivables, Inc. PO Box 32995 Phoenix, AZ 85064		Representing: HSBC / Best Buy				Notice Only
Account No.						
HSBC Retail Services P.O. Box 5244 Carol Stream, IL 60197		Representing: HSBC / Best Buy				Notice Only
Account No.						
HSBC Retail Services PO Box 15521 Wilmington, DE 19850		Representing: HSBC / Best Buy				Notice Only
Account No. 169601-3228703106						
HSBC / Best Buy HSBC Bank Nevada, N.A. PO Box 9 Buffalo, NY 14240		W Opened 12/30/06 Last Active 8/19/09 Misc. credit card purchases for household goods and/or various sundry items.				2,265.00
Account No.						
Corporate Receivables, Inc. PO Box 32995 Phoenix, AZ 85064		Representing: HSBC / Best Buy				Notice Only
Sheet no. 26 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						2,265.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Financial Recovery Services, Inc. P.O. Box 385908 Minneapolis, MN 55438		Representing: HSBC / Best Buy				Notice Only
Account No.						
LVNV Funding LLC PO Box 10497 Greenville, SC 29603		Representing: HSBC / Best Buy				Notice Only
Account No. 226601-0990371574		Opened 2/09/06 Last Active 11/01/08 Misc. credit card purchases for tools, building supplies, household goods and/or various sundry items.				5,469.26
HSBC / Menards HSBC Bank Nevada, N.A. PO Box 9 Buffalo, NY 14240		H				
Account No.						
United Recovery Systems, LP P.O. Box 722929 Houston, TX 77272		Representing: HSBC / Menards				Notice Only
Account No.						
United Recovery Systems, LP P.O. Box 722910 Houston, TX 77272		Representing: HSBC / Menards				Notice Only
Sheet no. 27 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						5,469.26

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. 5458001552920690		W	Opened 2/19/07 Last Active 1/01/09 Claim for balance due on credit account				4,157.91	
HSBC Bank PO Box 9 Buffalo, NY 14240								
Account No.			Representing: HSBC Bank				Notice Only	
ER Solutions, Inc. 800 SW 39th Street P.O. Box 9004 Renton, WA 98057								
Account No.			Representing: HSBC Bank				Notice Only	
HSBC Card Services PO Box 17313 Baltimore, MD 21297								
Account No.			Representing: HSBC Bank				Notice Only	
NCO Financial Systems, Inc. 4608 South Garnett, Ste. 600 Tulsa, OK 74146								
Account No. 5499441092211112		H	Opened 10/24/03 Last Active 10/17/08 Claim for balance due on credit account				4,707.00	
HSBC Bank PO Box 9 Buffalo, NY 14240								
Sheet no. 28 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	8,864.91

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
HSBC Card Services PO Box 37281 Baltimore, MD 21297		Representing: HSBC Bank				Notice Only
Account No. 6004300990371574		on or about 2006 - 2013 Misc. credit card purchases for food, clothes, gas, household goods and/or various sundry items.				5,323.68
HSBC Bank Nevada, N.A. HSBC Card Services, Inc. PO Box 5253 Carol Stream, IL 60197	J					
Account No.						
Corporate Receivables, Inc. PO Box 32995 Phoenix, AZ 85064		Representing: HSBC Bank Nevada, N.A.				Notice Only
Account No. 41002600128606		on or about 2004 - 2014 Claim for balance due on credit account				644.50
HSBC Consumer Lending USA, Inc. Household Finance Corporation 3921 High Point Road Greensboro, NC 27407	J					
Account No. 3525513001		Opened 9/03/08 Collection on account for and/or acquired from Banfield Pet Hospital				204.00
I C System PO Box 64378 Saint Paul, MN 55164	W					
Sheet no. 29 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						6,172.18

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. P1028518	J	on or about 2008 Medical services				60.16
IL Bone and Joint Institute 5057 Paysphere Circle Chicago, IL 60674						
Account No.		Representing: IL Bone and Joint Institute				Notice Only
Healthcare Information Services LLC IL Bone and Joint Institute 5057 Paysphere Circle Chicago, IL 60674						
Account No.		Representing: IL Bone and Joint Institute				Notice Only
Medical Business Bureau, LLC 1460 Renaissance Drive, Ste. 400 Park Ridge, IL 60068						
Account No.		Representing: IL Bone and Joint Institute				Notice Only
Medical Business Bureau, LLC PO Box 1219 Park Ridge, IL 60068						
Account No. 156 0014446355	J	on or about 2008 - 2015 Claim for deficiency in mortgage loan and/or escrow account and/or home equity line of credit				Unknown
JPMorgan Chase Bank, N.A. Chase Mortgage / WAMU PO Box 24696 Columbus, OH 43224						
Sheet no. <u>30</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						60.16
Subtotal (Total of this page)						60.16

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Real Time Resolutions, Inc. 1750 Regal Row, Ste. N Dallas, TX 75235		Representing: JPMorgan Chase Bank, N.A.				Notice Only
Account No.						
Real Time Resolutions, Inc. 1349 Empire Central Drive, Ste. 150 Dallas, TX 75247		Representing: JPMorgan Chase Bank, N.A.				Notice Only
Account No. 6393050458711165 / 45871116552						
Kohl's / Capital One Kohl's Department Store N56 W. 17000 Ridgewood Drive Menomonee Falls, WI 53051		Opened 10/04/06 Last Active 8/01/09 Misc. credit card purchases for clothes, household goods and/or various sundry items.				3,047.33
Account No.						
CBCS PO Box 163250 Columbus, OH 43216		Representing: Kohl's / Capital One				Notice Only
Account No.						
Fisher and Shapiro, LLC 4201 Lake Cook Road Northbrook, IL 60062		Representing: Kohl's / Capital One				Notice Only
Sheet no. 31 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						3,047.33

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. FMS, Inc. PO Box 707600 Tulsa, OK 74170		Representing: Kohl's / Capital One				Notice Only	
Account No. FMS, Inc. PO Box 707601 Tulsa, OK 74170		Representing: Kohl's / Capital One				Notice Only	
Account No. FMS, Inc. 4915 S. Union Avenue Tulsa, OK 74107		Representing: Kohl's / Capital One				Notice Only	
Account No. J.C. Christensen & Associates P.O. Box 519 Sauk Rapids, MN 56379		Representing: Kohl's / Capital One				Notice Only	
Account No. ***** 8052 Kohl's Department Stores, Inc. N56 W 17000 Ridgewood Drive Menomonee Falls, WI 53051		J on or about 2008 - 2014 Misc. credit card purchases for clothes, household goods and/or various sundry items.				613.00	
Sheet no. 32 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims <div style="float: right;"> Subtotal (Total of this page) </div>							613.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Merchants & Medical Credit Corp. 6324 Taylor Drive Flint, MI 48507		Representing: Kohl's Department Stores, Inc.				Notice Only
Account No. *****1165 / 45871116552		on or about 2008 - 2014 Misc. credit card purchases for clothes, household goods and/or various sundry items.				3,047.33
Kohl's Department Stores, Inc. N56 W 17000 Ridgewood Drive Menomonee Falls, WI 53051	J					
Account No.						
CBCS PO Box 2589 Columbus, OH 43216		Representing: Kohl's Department Stores, Inc.				Notice Only
Account No.						
CBCS PO Box 163250 Columbus, OH 43216		Representing: Kohl's Department Stores, Inc.				Notice Only
Account No.						
FMS, Inc. PO Box 707601 Tulsa, OK 74170		Representing: Kohl's Department Stores, Inc.				Notice Only
Sheet no. 33 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						3,047.33

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
FMS, Inc. 4915 S. Union Avenue Tulsa, OK 74107		Representing: Kohl's Department Stores, Inc.				Notice Only
Account No.						
Vision Financial Corp. P.O. Box 900 Purchase, NY 10577		Representing: Kohl's Department Stores, Inc.				Notice Only
Account No.						
Vision Financial Corp. PO Box 7477 Rockford, IL 61126		Representing: Kohl's Department Stores, Inc.				Notice Only
Account No. V00017374974		on or about 2006 - 2008 Medical services				
Little Company of Mary Hospital and Health Care Centers 2800 W. 95th Street Evergreen Park, IL 60805	J					25.00
Account No.						
Medical Business Bureau, LLC 1460 Renaissance Drive, Ste. 400 Park Ridge, IL 60068		Representing: Little Company of Mary Hospital				Notice Only
Sheet no. 34 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						25.00
Subtotal (Total of this page)						25.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Medical Business Bureau, LLC PO Box 1219 Park Ridge, IL 60068			Representing: Little Company of Mary Hospital			Notice Only
Account No.						
Pellettieri & Associates, Ltd. Dept. 77304 P.O. Box 77000 Detroit, MI 48277-0304			Representing: Little Company of Mary Hospital			Notice Only
Account No. R000242588						
Little Company of Mary Hospital and Health Care Centers 2800 W. 95th Street Evergreen Park, IL 60805		J	on or about 2012 - 2015 Medical services			941.44
Account No.						
Medical Business Bureau, LLC 1460 Renaissance Drive, Ste. 400 Park Ridge, IL 60068			Representing: Little Company of Mary Hospital			Notice Only
Account No.						
Medical Business Bureau, LLC PO Box 1219 Park Ridge, IL 60068			Representing: Little Company of Mary Hospital			Notice Only
Sheet no. 35 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						941.44

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Pellettieri & Associates, Ltd. Dept. 77304 P.O. Box 77000 Detroit, MI 48277-0304		Representing: Little Company of Mary Hospital						Notice Only
Account No. V00017374974 Little Company of Mary Hospital and Health Care Centers 2800 W. 95th Street Evergreen Park, IL 60805		on or about 2007 Medical services	J					202.01
Account No. V00028061951 Little Company of Mary Hospital and Health Care Centers 2800 W. 95th Street Evergreen Park, IL 60805		on or about 2013 Medical services	J					2,000.00
Account No. 7001063228703106 LVNV Funding LLC PO Box 10497 Greenville, SC 29603		Opened 8/17/09 Last Active 7/01/08 Claim for balance due on account for and/or acquired from HSBC Bank Nevada N.A.	W					2,265.00
Account No. Allied Interstate, LLC 3000 Corporate Exchange Drive Columbus, OH 43231		Representing: LVNV Funding LLC						Notice Only
<div> <div>Sheet no. <u>36</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims</div> <div>Subtotal (Total of this page)</div> </div>								4,467.01

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Allied Interstate, LLC PO Box 361774 Columbus, OH 43236			Representing: LVNV Funding LLC			Notice Only
Account No.						
Associated Recovery Systems P.O. Box 469046 Escondido, CA 92046			Representing: LVNV Funding LLC			Notice Only
Account No.						
Financial Recovery Services, Inc. P.O. Box 385908 Minneapolis, MN 55438			Representing: LVNV Funding LLC			Notice Only
Account No.						
Protocol Recovery Service, Inc. 509 Mercer Avenue Panama City, FL 32401			Representing: LVNV Funding LLC			Notice Only
Account No. 7021271254552687			Opened 4/01/09 Last Active 9/01/08 Claim for balance due on credit account			
LVNV Funding LLC PO Box 10497 Greenville, SC 29603		H				6,538.00
Sheet no. <u>37</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 6,538.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Blatt, Hasenmiller, Leibsker & Moor 125 S. Wacker Drive, Ste.400 Chicago, IL 60606		Representing: LVNV Funding LLC				Notice Only
Account No.						
Bradley Sayad PO Box 909886 Chicago, IL 60690		Representing: LVNV Funding LLC				Notice Only
Account No.						
Financial Recovery Services, Inc. P.O. Box 385908 Minneapolis, MN 55438		Representing: LVNV Funding LLC				Notice Only
Account No.						
Integrity Financial Partners, Inc. 4370 W. 109th Street, Ste. 100 Overland Park, KS 66211		Representing: LVNV Funding LLC				Notice Only
Account No.						
National Action Financial Services P.O. Box 9027 Williamsville, NY 14231		Representing: LVNV Funding LLC				Notice Only
Sheet no. <u>38</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. 358869795	J		on or about 7/2/2013				5,669.14	
LVNV Funding LLC PO Box 10497 Greenville, SC 29603			Ex-parte judgment entered against Debtor for monies owed, plus court costs, atty's fees and statutory interest, in lawsuit filed in Circuit Court of Cook County, Case No. 2013-M1-129901					
Account No.			Representing: LVNV Funding LLC				Notice Only	
Nelson, Watson & Associates, LLC 80 Merrimack Street Lower Level Haverhill, MA 01830								
Account No.			Representing: LVNV Funding LLC				Notice Only	
Nelson, Watson & Associates, LLC PO Box 1299 Haverhill, MA 01831								
Account No.			Representing: LVNV Funding LLC				Notice Only	
Weltman, Weinberg & Reis Co., LPA 180 N. LaSalle Street, Ste. 2400 Chicago, IL 60601								
Account No. 11002795	J		on or about 2008 - 2010				5,081.17	
Main Street Acquisition Corp. 7473 West Lake Meade, 216 Las Vegas, NV 89128			Claim for balance due on account acquired from HSBC Bank Nevada, N.A.					
Sheet no. <u>39</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	10,750.31

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Amsher Collection Services, Inc. 600 Beacon Parkway West, Ste. 300 Birmingham, AL 35209			Representing: Main Street Acquisition Corp.				Notice Only
Account No. Mercantile Adjustment Bureau, LLC PO Box 9016 Williamsville, NY 14231			Representing: Main Street Acquisition Corp.				Notice Only
Account No. Praxis Financial Solutions, Inc. 7301 N. Lincoln Avenue, Ste. 220 Lincolnwood, IL 60712			Representing: Main Street Acquisition Corp.				Notice Only
Account No. Praxis Financial Solutions, Inc. 7331 N. Lincoln Avenue, Ste. 8 Lincolnwood, IL 60712			Representing: Main Street Acquisition Corp.				Notice Only
Account No. 6004300106426411 Menard's c/o Retail Services PO Box 15521 Wilmington, DE 19850		J	Opened 2/09/06 Last Active 10/05/08 Misc. credit card purchases for tools, building supplies, household goods and/or various sundry items.				3,170.92
Sheet no. 40 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 3,170.92

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 1256566 Mercy Physician Billing 35072 Eagle Way Chicago, IL 60678	J	on or about 2006 - 2008 Medical services				58.00
Account No. 0834000073 MetroSouth Medical Center 12935 S. Gregory Street Blue Island, IL 60406	J	on or about 2008 Medical services				2,053.75
Account No. 8538139791 Midland Funding LLC Midland Credit Management, Inc. P.O. Box 60578 Los Angeles, CA 90060	H	Opened 1/04/11 Last Active 10/01/08 Claim for balance due on account for and/or acquired from Chase Bank USA N.A.				27,272.00
Account No. Budzik & Dynia, LLC 4849 N. Milwaukee Avenue, Ste. 801 Chicago, IL 60630		Representing: Midland Funding LLC				Notice Only
Account No. Midland Credit Management, Inc. P.O. Box 60578 Los Angeles, CA 90060		Representing: Midland Funding LLC				Notice Only
Sheet no. 41 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 29,383.75

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Midland Credit Management, Inc. 8875 Aero Drive San Diego, CA 92123		Representing: Midland Funding LLC				Notice Only	
Account No. Midland Credit Mgmt., Inc. Department 8870 Los Angeles, CA 90084		Representing: Midland Funding LLC				Notice Only	
Account No. Midland Funding LLC 8875 Aero Drive, Ste. 200 San Diego, CA 92123		Representing: Midland Funding LLC				Notice Only	
Account No. 8545284152 Midland Funding LLC Midland Credit Management, Inc. P.O. Box 60578 Los Angeles, CA 90060	H	Opened 12/28/11 Last Active 10/01/08 Claim for balance due on account for and/or acquired from HSBC Bank Nevada N.A.				5,773.00	
Account No. Budzik & Dynia, LLC 4849 N. Milwaukee Avenue, Ste. 801 Chicago, IL 60630		Representing: Midland Funding LLC				Notice Only	
Sheet no. 42 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 5,773.00	

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Midland Credit Management, Inc. P.O. Box 60578 Los Angeles, CA 90060		Representing: Midland Funding LLC				Notice Only
Account No.						
Midland Credit Management, Inc. 8875 Aero Drive San Diego, CA 92123		Representing: Midland Funding LLC				Notice Only
Account No.						
Midland Credit Mgmt., Inc. Department 8870 Los Angeles, CA 90084		Representing: Midland Funding LLC				Notice Only
Account No.						
Midland Funding LLC 8875 Aero Drive, Ste. 200 San Diego, CA 92123		Representing: Midland Funding LLC				Notice Only
Account No. 8539347876		Opened 4/06/11 Last Active 1/01/09 Claim for balance due on account for and/or acquired from Target National Bank				
Midland Funding LLC Midland Credit Management, Inc. P.O. Box 60578 Los Angeles, CA 90060	W					4,929.00
Sheet no. 43 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						4,929.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Budzik & Dynia, LLC 4849 N. Milwaukee Avenue, Ste. 801 Chicago, IL 60630		Representing: Midland Funding LLC				Notice Only
Account No.						
Midland Credit Management, Inc. P.O. Box 60578 Los Angeles, CA 90060		Representing: Midland Funding LLC				Notice Only
Account No.						
Midland Credit Management, Inc. 8875 Aero Drive San Diego, CA 92123		Representing: Midland Funding LLC				Notice Only
Account No.						
Midland Credit Mgmt., Inc. Department 8870 Los Angeles, CA 90084		Representing: Midland Funding LLC				Notice Only
Account No.						
Midland Funding LLC 8875 Aero Drive, Ste. 200 San Diego, CA 92123		Representing: Midland Funding LLC				Notice Only
Sheet no. 44 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 8542240099 Midland Funding LLC Midland Credit Management, Inc. P.O. Box 60578 Los Angeles, CA 90060	J	on or about 2008 - 2015 Claim for balance due on account for and/or acquired from T-Mobile				1,032.31
Account No. Budzik & Dynia, LLC 4849 N. Milwaukee Avenue, Ste. 801 Chicago, IL 60630		Representing: Midland Funding LLC				Notice Only
Account No. Midland Credit Management, Inc. P.O. Box 60578 Los Angeles, CA 90060		Representing: Midland Funding LLC				Notice Only
Account No. Midland Credit Management, Inc. 8875 Aero Drive San Diego, CA 92123		Representing: Midland Funding LLC				Notice Only
Account No. Midland Credit Mgmt., Inc. Department 8870 Los Angeles, CA 90084		Representing: Midland Funding LLC				Notice Only
Sheet no. 45 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,032.31

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Midland Funding LLC 8875 Aero Drive, Ste. 200 San Diego, CA 92123		Representing: Midland Funding LLC				Notice Only
Account No.		on or about 9/27/2012 Ex-parte judgment entered against Debtor for monies owed, plus court costs, atty's fees and statutory interest, in lawsuit filed in Circuit Court of Cook County, Case No. 2012-M1-134578				4,707.20
Midland Funding LLC Midland Credit Management, Inc. P.O. Box 60578 Los Angeles, CA 90060	J					
Account No.						
Blatt, Hasenmiller, Leibsker & Moor 125 S. Wacker Drive, Ste.400 Chicago, IL 60606		Representing: Midland Funding LLC				Notice Only
Account No.						
Budzik & Dynia, LLC 4849 N. Milwaukee Avenue, Ste. 801 Chicago, IL 60630		Representing: Midland Funding LLC				Notice Only
Account No.						
Midland Credit Management, Inc. P.O. Box 60578 Los Angeles, CA 90060		Representing: Midland Funding LLC				Notice Only
Sheet no. 46 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						4,707.20

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Midland Credit Management, Inc. 8875 Aero Drive San Diego, CA 92123		Representing: Midland Funding LLC				Notice Only
Account No.						
Midland Credit Mgmt., Inc. Department 8870 Los Angeles, CA 90084		Representing: Midland Funding LLC				Notice Only
Account No.						
Midland Funding LLC 8875 Aero Drive, Ste. 200 San Diego, CA 92123		Representing: Midland Funding LLC				Notice Only
Account No. 366096		on or about 2008 - 2012 Medical services				
Midland Orthopedic Associates 5201 Willow Springs Road, Ste. 340 La Grange, IL 60525	J					501.94
Account No.						
Midstate Collection Solutions, Inc. 2009 Round Barn Road, Ste. B P.O. Box 3292 Champaign, IL 61826		Representing: Midland Orthopedic Associates				Notice Only
Sheet no. 47 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						501.94

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 101270 Midland Orthopedic Associates, SC 2850 S. Wabash, Ste. 100 Chicago, IL 60616	J	on or about 2008 - 2011 Medical services				468.96
Account No. 074492919 Mile Square Health Center 2045 W. Washington Blvd. Chicago, IL 60612	J	on or about 2007 Medical services				58.00
Account No. 721424717 Money Recovery Nationwide 801 S. Waverly Road, Ste. 100 Lansing, MI 48917	J	on or about 2005 - 2014 Claim for balance due on credit account				1,749.12
Account No. 269628 NSM Recovery Services, Inc. 350 Highland Drive Lewisville, TX 75067	J	on or about 2005 - 2015 Claim for deficiency in mortgage loan and/or escrow account and/or home equity line of credit				Unknown
Account No. RCS Recovery Services, LLC 1499 West Palmetto Park Road Suite 140 Boca Raton, FL 33486		Representing: NSM Recovery Services, Inc.				Notice Only
Sheet no. 48 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 2,276.08

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. OL070407 Occu Sport Services, Inc. PO Box 2427 Orland Park, IL 60462	J	on or about 2006 - 2007 Medical services				46.34
Account No. REYLA0000 Pandit Foot and Ankle 3830 W. 95th Street, Ste. 104 Evergreen Park, IL 60805	J	on or about 2011 Medical services				7.00
Account No. 67924PCC Pathology Consultants of Chicago Lt PO Box 88493 Chicago, IL 60680	J	on or about 2006 - 2007 Medical services				414.00
Account No. 4500038671948 Peoples Energy 200 East Randolph Chicago, IL 60601	W	Opened 11/20/04 Last Active 11/07/08 Claim for balance due on utility account				Unknown
Account No. Peoples Energy / Peoples Gas 130 E. Randolph Drive Chicago, IL 60601		Representing: Peoples Energy				Notice Only
Sheet no. 49 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 467.34

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4500043510151 Peoples Energy 200 East Randolph Chicago, IL 60601	W	Opened 3/07/06 Last Active 5/11/06 Claim for balance due on utility account				Unknown
Account No. Peoples Energy / Peoples Gas 130 E. Randolph Drive Chicago, IL 60601		Representing: Peoples Energy				Notice Only
Account No. 4500046072843 Peoples Energy / Peoples Gas 130 E. Randolph Drive Chicago, IL 60601	W	Opened 11/01/06 Last Active 3/01/15 Claim for balance due on utility account				581.00
Account No. HSBC -04300990371574 Portfolio Recovery & Affiliates Portfolio Recovery Associates LLC 120 Corporate Blvd., Ste. 1 Norfolk, VA 23502	H	Opened 11/24/09 Last Active 11/01/08 Claim for balance due on account for and/or acquired from HSBC / Best Buy / HSBC Bank Nevada N.A.				6,015.00
Account No. Blitt and Gaines, P.C. 661 Glenn Avenue Wheeling, IL 60090		Representing: Portfolio Recovery & Affiliates				Notice Only
Sheet no. 50 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 6,596.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Freedman Anselmo Lindberg LLC 1771 W. Diehl Road, Ste. 150 PO Box 3228 Naperville, IL 60566		Representing: Portfolio Recovery & Affiliates				Notice Only
Account No.						
Portfolio Recovery & Affiliates Portfolio Recovery Associates LLC 120 Corporate Blvd., Ste. 1 Norfolk, VA 23502	J	on or about 4/5/2011 Ex-parte judgment entered against Debtor for monies owed, plus court costs, atty's fees and statutory interest, in lawsuit filed in Circuit Court of Cook County, Case No. 2011-M1-110818				5,469.26
Account No.						
Blitt and Gaines, P.C. 661 Glenn Avenue Wheeling, IL 60090		Representing: Portfolio Recovery & Affiliates				Notice Only
Account No.						
Freedman Anselmo Lindberg LLC 1771 W. Diehl Road, Ste. 150 PO Box 3228 Naperville, IL 60566		Representing: Portfolio Recovery & Affiliates				Notice Only
Account No.						
Portfolio Recovery & Affiliates Portfolio Recovery Associates LLC 120 Corporate Blvd., Ste. 1 Norfolk, VA 23502	J	on or about 2006 - 2015 Claim for balance due on account for and/or acquired from HSBC Bank Nevada, N.A.				7,779.99
Sheet no. <u>51</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						13,249.25

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Freedman Anselmo Lindberg LLC 1771 W. Diehl Road, Ste. 150 PO Box 3228 Naperville, IL 60566		Representing: Portfolio Recovery & Affiliates				Notice Only
Account No. 6019183027621077		on or about 2010 - 2013 Claim for balance due on account for and/orquired from GE Capital Corp. / GE Capital Retail Bank / Care Credit				716.87
Portfolio Recovery & Affiliates Portfolio Recovery Associates LLC 120 Corporate Blvd., Ste. 1 Norfolk, VA 23502	J					
Account No. 035529-00		on or about 2007 - 2008 Medical services				105.00
Precise Medical Billing 15774 S. LaGrange Road, #397 Orland Park, IL 60462	J					
Account No. A472-0163126-02		on or about 2007 - 2008 Medical services				60.00
Radiological Physicians, Ltd. PO Box 2150 Bedford Park, IL 60499	J					
Account No.						
Northwest Collectors Inc. 3601 Algonquin Rd., Ste. 232 Rolling Meadows, IL 60008		Representing: Radiological Physicians, Ltd.				Notice Only
Sheet no. 52 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 881.87

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 106038	J		on or about 2006 - 2007 Medical services				30.85
Radiology Imaging Specialists Ltd. PO Box 70 Hinsdale, IL 60522							
Account No.			Representing: Radiology Imaging Specialists Ltd.				Notice Only
Radiology Imaging Specialists Ltd. 39645 Treasury Center Chicago, IL 60694							
Account No. 000151130	J		on or about 2005 - 2015 Claim for deficiency in mortgage loan and/or escrow account and/or home equity line of credit				Unknown
RCS Recovery Services, LLC 1499 West Palmetto Park Road Suite 140 Boca Raton, FL 33486							
Account No.			Representing: RCS Recovery Services, LLC				Notice Only
NSM Recovery Services, Inc. 350 Highland Drive Lewisville, TX 75067							
Account No. 151130	H		Opened 11/24/14 Factoring Company Account Nsm Recovery Service				9,940.00
Rcs Recovry Services L 1499 W Palmetto Park Rd Boca Raton, FL 33486							
Sheet no. <u>53</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							9,970.85

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 156 0014446355	J	on or about 2005 - 2015 Claim for deficiency in mortgage loan and/or escrow account and/or home equity line of credit				Unknown
Real Time Resolutions, Inc. 1750 Regal Row, Ste. N Dallas, TX 75235						
Account No.		Representing: Real Time Resolutions, Inc.				Notice Only
Real Time Resolutions, Inc. 1349 Empire Central Drive, Ste. 150 Dallas, TX 75247						
Account No.	H	on or about 12/19/2011 Ex-parte judgment entered against Debtor for monies owed, plus court costs, atty's fees and statutory interest, in lawsuit filed in Circuit Court of Cook County, Case No. 2011-M1-159585				5,383.87
Resurgence Capital, LLC 1161 Lake Cook Road, Suite D Deerfield, IL 60015						
Account No.		Representing: Resurgence Capital, LLC				Notice Only
Resurgence Legal Group, PC 1161 Lake Cook Road, Ste. E Deerfield, IL 60015						
Account No.	W	on or about 2/6/2012 Ex-parte judgment entered against Debtor for monies owed, plus court costs, atty's fees and statutory interest, in lawsuit filed in Circuit Court of Cook County, Case No. 2011-M1-167080				3,695.66
Resurgence Capital, LLC 1161 Lake Cook Road, Suite D Deerfield, IL 60015						
Sheet no. 54 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			9,079.53

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Resurgence Legal Group, PC 1161 Lake Cook Road, Ste. E Deerfield, IL 60015		Representing: Resurgence Capital, LLC				Notice Only
Account No. 16701064		Opened 5/01/93 Last Active 5/22/01 Charge Account				
Sears/Cbna Po Box 6189 Sioux Falls, SD 57117	W					Unknown
Account No. 806050207		Opened 12/01/91 Last Active 7/16/02 Charge Account				
Sears/Cbna Po Box 6189 Sioux Falls, SD 57117	H					Unknown
Account No. 6008891279862021		on or about 2010 - 2011 Claim for balance due on account for and/or acquired from GE Money / JCPenney				
Second Round, L.P. PO Box 41955 Austin, TX 78704	J					4,237.66
Account No.						
Integrity Financial Partners, Inc. 4370 W. 109th Street, Ste. 100 Overland Park, KS 66211		Representing: Second Round, L.P.				Notice Only
Sheet no. 55 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						4,237.66

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Northland Group Inc. P.O. Box 390846 Minneapolis, MN 55439		Representing: Second Round, L.P.				Notice Only
Account No. 134312		on or about 2013 Medical services				
Sinai Medical Group 3537 Paysphere Circle Chicago, IL 60674	J					19.50
Account No. 1025538110		on or about 2008 Medical services				
South Haven Community Hospital 955 South Bailey Avenue South Haven, MI 49090	J					1,726.12
Account No.						
NCO Financial Systems, Inc. 4608 South Garnett, Ste. 600 Tulsa, OK 74146		Representing: South Haven Community Hospital				Notice Only
Account No. 10204		on or about 2011 - 2012 Medical services				
South Suburban Medical Clinic, LLC Dr. Nadeem Ahmad PO Box 308 Mishawaka, IN 46546	J					4.00
Sheet no. 56 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						1,749.62

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 771412007094 Syncb / Sam's Club PO Box 965005 Orlando, FL 32896	J	10/2001 - 03/2015 Credit account				0.00
Account No. 6032203382473337 Syncb / Walmart PO Box 965024 Orlando, FL 32896	W	Opened 11/29/06 Last Active 5/15/09 Misc. credit card purchases for food, clothes, gas, household goods and/or various sundry items.				1,179.00
Account No. 6008891270892225 Syncb/Jcp PO Box 965007 Orlando, FL 32896	J	Opened 4/01/90 Last Active 3/01/15 Charge Account				0.00
Account No. 600889372612 Syncb/Jcp Po Box 965007 Orlando, FL 32896	W	Opened 11/10/93 Last Active 6/27/01 Charge Account				Unknown
Account No. 600889377749 Syncb/Jcp Po Box 965007 Orlando, FL 32896	H	Opened 4/01/90 Last Active 3/01/15 Charge Account				Unknown
Sheet no. 57 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,179.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 600889248187 Syncb/Jcp PO Box 965007 Orlando, FL 32896	J	04/2002 - 03/2015 Credit account				0.00
Account No. 600889384708 Syncb/Jcp PO Box 965007 Orlando, FL 32896	J	11/1993 - 03/2015 Credit account				0.00
Account No. 780820341559 Syncb/M Wards Po Box 965005 Orlando, FL 32896	W	Opened 6/26/92 Last Active 8/06/01 Charge Account				Unknown
Account No. 780821340803 Syncb/M Wards Po Box 965005 Orlando, FL 32896	J	Opened 7/25/90 Last Active 3/09/02 Charge Account				Unknown
Account No. 6019210710905671 Syncb/Mohawk c/o PO Box 965036 Orlando, FL 32896	H	Opened 10/03/03 Last Active 11/14/06 Charge Account				0.00
Sheet no. 58 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						0.00
Subtotal (Total of this page)						0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 6019210708214003 Syncb/Mohi Mohawk Industry / GEMB Po Box 981439 El Paso, TX 79998-1439	H	Opened 10/01/03 Last Active 3/01/15 Charge Account				0.00
Account No. 482892542 T-Mobile PO Box 790047 Saint Louis, MO 63179	J	on or about 2006 - 2013 Claim for balance due on account				1,032.31
Account No. T-Mobile PO Box 742596 Cincinnati, OH 45274		Representing: T-Mobile				Notice Only
Account No. T-Mobile 1401 W. North Avenue Melrose Park, IL 60160		Representing: T-Mobile				Notice Only
Account No. T-Mobile 2515 W. North Avenue Melrose Park, IL 60160		Representing: T-Mobile				Notice Only
Sheet no. 59 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,032.31

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
T-Mobile 2911 W. Addison Street Chicago, IL 60618		Representing: T-Mobile				Notice Only
Account No.						
T-Mobile 5123 S. Pulaski Road Chicago, IL 60634		Representing: T-Mobile				Notice Only
Account No.						
T-Mobile 7309 W. Irving Park Road Chicago, IL 60634		Representing: T-Mobile				Notice Only
Account No.						
T-Mobile 7601 S. Cicero Avenue Chicago, IL 60652		Representing: T-Mobile				Notice Only
Account No.						
T-Mobile 606 W. Roosevelt Road Chicago, IL 60607		J on or about 2007 - 2014 Claim for balance due on telephone service account				Unknown
Sheet no. <u>60</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
T-Mobile 4714 N. Broadway Street Chicago, IL 60640		Representing: T-Mobile				Notice Only
Account No.						
T-Mobile 36 S. State Street Chicago, IL 60603		Representing: T-Mobile				Notice Only
Account No.						
T-Mobile 1639 N. Milwaukee Avenue Chicago, IL 60647		Representing: T-Mobile				Notice Only
Account No.						
T-Mobile 1451 E. 53rd Street Chicago, IL 60615		Representing: T-Mobile				Notice Only
Account No.						
T-Mobile 4830 N. Pulaski Road Chicago, IL 60630		Representing: T-Mobile				Notice Only
Sheet no. <u>61</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
T-Mobile 2000 W. Chicago Avenue Chicago, IL 60622		Representing: T-Mobile				Notice Only
Account No.						
T-Mobile 205 W. 87th Street Chicago, IL 60620		Representing: T-Mobile				Notice Only
Account No.						
T-Mobile 6216 N. Western Avenue Chicago, IL 60659		J on or about 2006 - 2012 Claim for balance due on account for telephone service				Unknown
Account No.						
T-Mobile 3951 N. Kimball Avenue Chicago, IL 60618		Representing: T-Mobile				Notice Only
Account No.						
T-Mobile 1001 75th Street Woodridge, IL 60517		Representing: T-Mobile				Notice Only
Sheet no. <u>62</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
T-Mobile 2243 Maple Avenue Downers Grove, IL 60515		Representing: T-Mobile				Notice Only
Account No.						
T-Mobile 221 E. Roosevelt Road Lombard, IL 60148		Representing: T-Mobile				Notice Only
Account No.						
T-Mobile 6179 N. Lincoln Avenue Chicago, IL 60659		Representing: T-Mobile				Notice Only
Account No.						
T-Mobile Financial PO Box 2400 Young America, MN 55553		Representing: T-Mobile				Notice Only
Account No.						
T-Mobile USA 12920 SE 38th Street Bellevue, WA 98006		Representing: T-Mobile				Notice Only
Sheet no. <u>63</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 482892542	J	on or about 2005 - 2014 Claim for balance due on telephone service account				1,032.31
T-Mobile USA / T-Mobile Wireless PO Box 790047 Saint Louis, MO 63179						
Account No.		Representing: T-Mobile USA / T-Mobile Wireless				Notice Only
ER Solutions, Inc. 800 SW 39th Street P.O. Box 9004 Renton, WA 98057						
Account No.		Representing: T-Mobile USA / T-Mobile Wireless				Notice Only
PFG of Minnesota 7825 Washington Avenue S, Ste. 310 Minneapolis, MN 55439						
Account No.		Representing: T-Mobile USA / T-Mobile Wireless				Notice Only
William W. Siegel & Assoc., LLC PO Box 9006 Smithtown, NY 11787						
Account No. 4352-3767-3387-7336	J	on or about 12/17/2009 Ex-parte judgment entered against Debtor for monies owed, plus court costs, atty's fees and statutory interest, in lawsuit filed in Circuit Court of Cook County, Case No. 2009-M1-191117				7,396.60
Target National Bank P.O. Box 59317 Minneapolis, MN 55459						
Sheet no. <u>64</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						8,428.91
Subtotal (Total of this page)						8,428.91

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. Blatt, Hasenmiller, Leibsker & Moor 125 S. Wacker Drive, Ste.400 Chicago, IL 60606			Representing: Target National Bank			Notice Only
Account No. Target Nb PO Box 673 Minneapolis, MN 55440			Representing: Target National Bank			Notice Only
Account No. TD Bank USA, N.A. / Targetcredit Target Card Services PO Box 673 Minneapolis, MN 55440			Representing: Target National Bank			Notice Only
Account No. 4352371723362381 Target Nb PO Box 673 Minneapolis, MN 55440		W	Opened 8/05/04 Last Active 2/01/09 Misc. credit card purchases for food, clothes, gas, household goods and/or various sundry items.			4,284.00
Account No. 035529-00 Tartof, David, M.D. 2816 S. Ellis, RC 266 Chicago, IL 60616		J	on or about 2007 - 2008 Medical services			105.00
Sheet no. 65 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 4,389.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 14522091106 TB&W Taylor, Bean & Whitaker 1417 N Magnolia Avenue Ocala, FL 34475-9078	J	on or about 2005 - 2015 Claim for deficiency in mortgage loan and/or escrow account and/or home equity line of credit				Unknown
Account No. 4352376733877336 TD Bank USA, N.A. / Targetcredit Target Card Services PO Box 673 Minneapolis, MN 55440	H	Opened 3/05/05 Last Active 12/08/08 Misc. credit card purchases for food, clothes, gas, household goods and/or various sundry items.				7,396.60
Account No. 6035320135840161 Thd / Citibank (South Dakota), NA The Home Depot PO Box 6497 Sioux Falls, SD 57117	H	Opened 5/20/00 Last Active 11/11/08 Misc. credit card purchases for tools, building supplies, household goods and/or various sundry items.				38,840.00
Account No. Home Depot Credit Services Processing Center Des Moines, IA 50364		Representing: Thd / Citibank (South Dakota), NA				Notice Only
Account No. 6035320214544593 Thd / Citibank (South Dakota), NA The Home Depot PO Box 6497 Sioux Falls, SD 57117	W	Opened 10/08/06 Last Active 5/12/09 Misc. credit card purchases for tools, building supplies, household goods and/or various sundry items.				4,510.40
Sheet no. 66 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 50,747.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Home Depot Credit Services Processing Center Des Moines, IA 50364		Representing: Thd / Citibank (South Dakota), NA				Notice Only
Account No.						
LTD Financial Services, L.P. 7322 Southwest Freeway, Ste. 1600 Houston, TX 77074		Representing: Thd / Citibank (South Dakota), NA				Notice Only
Account No.						
NCO Financial Systems, Inc. PO Box 15889 Wilmington, DE 19850		Representing: Thd / Citibank (South Dakota), NA				Notice Only
Account No. 6035320076626298		Opened 5/01/00 Last Active 10/01/08 Misc. credit card purchases for tools, building supplies, household goods and/or various sundry items.				29,128.53
Thd / Citibank (South Dakota), NA The Home Depot PO Box 6497 Sioux Falls, SD 57117		H				
Account No.		on or about 2005 - 2015 Claim for deficiency in mortgage loan and/or escrow account and/or home equity line of credit				
The Bank of New York Mellon f/k/a The Bank of New York One Wall Street New York, NY 10286		J				Unknown
Sheet no. <u>67</u> of <u>70</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						29,128.53

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Fisher and Shapiro, LLC 4201 Lake Cook Road Northbrook, IL 60062			Representing: The Bank of New York Mellon			Notice Only
Account No.						
Fisher and Shapiro, LLC 2121 Waukegan Road, Ste. 301 Bannockburn, IL 60015			Representing: The Bank of New York Mellon			Notice Only
Account No. 6032203382473337			Claim for balance due on account for and/or acquired from GE Money Bank			
Velocity Investments, LLC 1800 Route 34 North, Ste. 404A Belmar, NJ 07719	J					1,179.47
Account No.						
Adler, Arthur B. & Associates 25 E. Washington, Ste. 500 Chicago, IL 60602			Representing: Velocity Investments, LLC			Notice Only
Account No. 444935571-M / 1012025473			on or about 2010 - 2014 Claim for balance due on service account			
Vonage Fox Valley Drive Aurora, IL 60504	J					68.53
Sheet no. 68 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
						Subtotal (Total of this page)
						1,248.00

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Receivable Management Services 4836 Brecksville Road P.O. Box 523 Richfield, OH 44286		Representing: Vonage				Notice Only
Account No. 20362		on or about 2014 - 2015 Claim for balance due on account				
Walgreen / C&M Pharmacy 4339 DiPaolo Center Glenview, IL 60025	J					27.60
Account No. 6032 2033 8247 3337		on or about 2005 - 2014 Misc. credit card purchases for food, clothes, gas, household goods and/or various sundry items.				
Walmart PO Box 530927 Atlanta, GA 30353	J					1,179.47
Account No. 65065004936840001		on or about 2005 - 2015 Claim for deficiency in mortgage loan and/or escrow account and/or home equity line of credit				
Wells Fargo Bank NV, N.A. Wells Fargo Bank, N.A. PO Box 31557 Billings, MT 59107	J					Unknown
Account No.						
Wells Fargo Home Equity Collections PO Box 4116 Portland, OR 97208		Representing: Wells Fargo Bank NV, N.A.				Notice Only
Sheet no. 69 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						1,207.07

B6F (Official Form 6F) (12/07) - Cont.

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. WES 1014928 Westlake Emergency Room Providers PO Box 87618, Dept. 10303 Chicago, IL 60680	J	on or about 2014 Medical services						5.47
Account No. 694283 Wilshire Credit Corp 450 American St # Sv416 Simi Valley, CA 93065	J	on or about 2005 - 2015 Claim for deficiency in mortgage loan and/or escrow account and/or home equity line of credit						Unknown
Account No. 								
Account No. 								
Account No. 								
Sheet no. 70 of 70 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)						5.47
		Total (Report on Summary of Schedules)						415,544.46

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
--	--

In re **LANCE T. REYES,
LISA M. REYES**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

_____ continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1 LANCE T. REYES

Debtor 2 LISA M. REYES
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number
(If known) _____

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY _____

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

- ☐ Employed
- ☒ Not employed

Debtor 2 or non-filing spouse

- ☒ Employed
- ☐ Not employed

events manager

Point 180, LLC

3575 Lone Star Circle, Ste. 200
Fort Worth, TX 76177

1 1/2 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ 0.00	\$ 2,449.28
3. Estimate and list monthly overtime pay.	+\$ 0.00	+\$ 0.00
4. Calculate gross income. Add line 2 + line 3.	\$ 0.00	\$ 2,449.28

Debtor 1 **LANCE T. REYES**
Debtor 2 **LISA M. REYES**

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 0.00	\$ 2,449.28
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 259.62
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 73.48
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify:	5h.+ \$ 0.00	+ \$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 333.10
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ 2,116.18
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: SNAP (food stamps) benefits	8f. \$ 501.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify:	8h.+ \$ 0.00	+ \$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 501.00	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 501.00 + \$ 2,116.18	= \$ 2,617.18
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$	0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities</i> and Related Data, if it applies	12. \$	2,617.18
Combined monthly income		
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		

Fill in this information to identify your case:

Debtor 1 LANCE T. REYES

Debtor 2 LISA M. REYES
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

12 years

☐ No

☒ Yes

Son

15 years

☐ No

☒ Yes

Son

17 years

☐ No

☒ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,073.64

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **LANCE T. REYES**
Debtor 2 **LISA M. REYES**

Case number (if known) _____

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	<u>250.00</u>
6b. Water, sewer, garbage collection	6b. \$	<u>60.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>100.00</u>
6d. Other. Specify: <u>Internet service</u>	6d. \$	<u>9.95</u>
7. Food and housekeeping supplies	7. \$	<u>750.00</u>
8. Childcare and children's education costs	8. \$	<u>175.00</u>
9. Clothing, laundry, and dry cleaning	9. \$	<u>150.00</u>
10. Personal care products and services	10. \$	<u>185.00</u>
11. Medical and dental expenses	11. \$	<u>0.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<u>200.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	<u>0.00</u>
14. Charitable contributions and religious donations	14. \$	<u>0.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<u>0.00</u>
15b. Health insurance	15b. \$	<u>0.00</u>
15c. Vehicle insurance	15c. \$	<u>50.00</u>
15d. Other insurance. Specify: _____	15d. \$	<u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$	<u>0.00</u>
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	<u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$	<u>0.00</u>
17c. Other. Specify: _____	17c. \$	<u>0.00</u>
17d. Other. Specify: _____	17d. \$	<u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$	<u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	\$	<u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	<u>0.00</u>
20b. Real estate taxes	20b. \$	<u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$	<u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$	<u>0.00</u>
21. Other: Specify: _____	21. +\$	<u>0.00</u>
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22. \$	<u>3,003.59</u>
23. Calculate your monthly net income.		
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$	<u>2,617.18</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$	<u>3,003.59</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	<u>-386.41</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

United States Bankruptcy Court
Northern District of IllinoisIn re **LANCE T. REYES**
LISA M. REYES

Debtor(s)

Case No. _____

Chapter

7**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **94** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **May 1, 2015**Signature **/s/ LANCE T. REYES****LANCE T. REYES**

Debtor

Date **May 1, 2015**Signature **/s/ LISA M. REYES****LISA M. REYES**

Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/13)

**United States Bankruptcy Court
Northern District of Illinois**

In re **LANCE T. REYES
LISA M. REYES**

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$13,854.00	2013: Wife Self-Employment Income
\$4,132.00	2013: Wife Employment Income
\$8,598.15	2015 YTD: Wife Employment Income
\$33,074.00	2014: Wife Employment Income

B7 (Official Form 7) (04/13)

2

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None ☐ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
Bank of America
1800 Tapo Canyon Road
Simi Valley, CA 93063

DATES OF
PAYMENTS
February, March & April,
2015
(monthly mortgage
payments for residence)

AMOUNT PAID
\$3,220.92

AMOUNT STILL
OWING
\$150,708.00

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B7 (Official Form 7) (04/13)

3

**CAPTION OF SUIT
AND CASE NUMBER**

**CitiMortgage, Inc. vs. Lance Reyes, Lisa Reyes,
et. al.
Case No. 2013-CH-06489**

**NATURE OF
PROCEEDING**

**Debtors are
Defendants in a
mortgage
foreclosure
lawsuit claiming
a deficiency, if
applicable, for
mortgage
principal,
interest, fees &
costs; see
Schedules F**

**COURT OR AGENCY
AND LOCATION**

Circuit Court of Cook County, Illinois

**STATUS OR
DISPOSITION**

**Pending and
unresolved;
Judgment of
Foreclosure
and Sale
entered on or
about
8/22/2013;
Order for
Possession
entered on
12/23/2013**

**Resurgence Capital, LLC vs. Lance T. Reyes
a/k/a Lance T. Reyes, Sr.
Case No. 2011-M1-159585**

**Debtor husband
is the Defendant
in a lawsuit
claiming monies
owed, plus
interest and
court costs; see
Schedule F**

Circuit Court of Cook County, Illinois

**Ex-parte
default
judgment
entered
against
Debtor
husband on
December 19,
2011; citation
proceedings
are pending.**

**Resurgence Capital, LLC vs. Lisa Reyes a/k/a
Lisa M. Reyes a/k/a Lisa M. Garippo
Case No. 2011-M1-167080**

**Debtor wife is
the Defendant in
a lawsuit
claiming monies
owed, plus
interest and
court costs; see
Schedule F**

Circuit Court of Cook County, Illinois

**Ex-parte
default
judgment
entered
against
Debtor wife
on February
6, 2012;
citation
proceedings
are pending.**

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED**

DATE OF SEIZURE

**DESCRIPTION AND VALUE OF
PROPERTY**

5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NAME AND ADDRESS OF
CREDITOR OR SELLER**

**DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN**

**DESCRIPTION AND VALUE OF
PROPERTY**

B7 (Official Form 7) (04/13)

4

6. Assignments and receiverships

- None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Law Offices of Gregory D. Bruno 1807 N. Broadway Melrose Park, IL 60160	March 31, 2015	\$1,500.00 was paid for attorney's fees and filing costs for legal representation in Chapter 7 bankruptcy.

10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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B7 (Official Form 7) (04/13)

5

- None ☐ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER
DEVICE

DATE(S) OF
TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND
VALUE OF PROPERTY OR DEBTOR'S INTEREST
IN PROPERTY

11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

B7 (Official Form 7) (04/13)

6

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Lance Construction Co.	3586	10936 S. Drake Avenue Chicago, IL 60655	part-time home repair & general contracting	1/2011 to present

- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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B7 (Official Form 7) (04/13)

7

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

- None
☒ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

- None
☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

- None
☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

Lance T. Reyes

**10936 S. Drake Avenue
Chicago, IL 60655**

- None
☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

- None
☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY
on or about 4/15/2015

INVENTORY SUPERVISOR
Lance T. Reyes

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)
Approx. \$4,000.00, consisting of misc. tools and equipment used in Debtor husband's part-time home repair business, to wit: hand tools, 10" table saw, mitre saw, nail gun, trim nailer, multi-task tool, ladders, sanders, grinder, shovel, post hole digger, levels, screw gun, drill and compressor; at fair market value

- None
☐ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY
on or about 4/15/2015

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
**Lance T. Reyes
10936 S. Drake Avenue
Chicago, IL 60655**

B7 (Official Form 7) (04/13)

8

21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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* * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

B7 (Official Form 7) (04/13)

9

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 1, 2015

Signature /s/ LANCE T. REYES
LANCE T. REYES
Debtor

Date May 1, 2015

Signature /s/ LISA M. REYES
LISA M. REYES
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

United States Bankruptcy Court
Northern District of Illinois

In re **LANCE T. REYES**
LISA M. REYES

Debtor(s)

Case No.

Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Bank of America	Describe Property Securing Debt: Single family, three bedroom home located at 10936 S. Drake Avenue, Chicago IL 60655
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain Debtor will retain collateral and continue to make regular payments. (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date **May 1, 2015**

Signature **/s/ LANCE T. REYES**

LANCE T. REYES

Debtor

Date **May 1, 2015**

Signature **/s/ LISA M. REYES**

LISA M. REYES

Joint Debtor

United States Bankruptcy Court
Northern District of Illinois

In re **LANCE T. REYES**
LISA M. REYES

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>1,165.00</u>
Prior to the filing of this statement I have received	\$	<u>1,165.00</u>
Balance Due	\$	<u>0.00</u>

2. \$ 335.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

a. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: May 1, 2015

/s/ Gregory D. Bruno

Gregory D. Bruno
Law Offices of Gregory D. Bruno
1807 N. Broadway
Melrose Park, IL 60160
(708) 343-4544 Fax: (708) 343-4670

**AGREEMENT AS TO ATTORNEY'S FEES AND COSTS
FOR LEGAL REPRESENTATION IN CHAPTER 7 BANKRUPTCY**

This Agreement is made this 31st day of MARCH, 2015, by and between LANCE T. REYES (and LISA M. REYES), hereinafter referred to as the "Client," and GREGORY D. BRUNO and the Law Offices of GREGORY D. BRUNO, hereinafter referred to as the "Attorneys," for legal services to be rendered by the Attorneys on behalf of the Client in contemplation of or in connection with a Chapter 7 bankruptcy case.

Client and Attorneys agree that the minimum fee to be paid by Client to the Attorneys for such legal services shall be \$ 1,500.00, which does/~~not~~^{AB} include the bankruptcy filing fee of \$335.00, and which does/~~not~~^{AB} include a credit report fee of \$ 74.00. In this regard, Client agrees to deposit \$ 1,500.00 of the minimum fee as a retainer, prior to the preparation of a bankruptcy petition; and Client further agrees to pay the balance of the minimum fees within N.A. thereafter. (Attorney hereby acknowledges receipt of the sum of \$ 1,500.00 from Client on 3/31/15).

In return for the above-disclosed minimum fee, Attorneys hereby agree to render legal services to the Client for all aspects of a chapter 7 bankruptcy, including:

- (1) Analyze the amount and nature of the debts owed by the person filing bankruptcy and determine the best remedy for the person's financial problems.
- (2) Advise the person filing of the relief available under chapter 7 and the other chapters of the Bankruptcy Code, and the advisability of proceeding under each chapter.
- (3) Assist the person in obtaining the required pre-bankruptcy budget and credit counseling briefing.

(4) Assemble the information and data necessary to prepare the chapter 7 bankruptcy forms for filing.

(5) Prepare the petitions, schedules, statements and other chapter 7 forms for filing with the bankruptcy court.

(6) Assist the person filing bankruptcy in arranging his or her assets so as to enable the person to retain as many of the assets as possible after the chapter 7 case is filed.

(7) Filing chapter 7 petitions, schedules, statements and other forms with the bankruptcy court, and, if necessary, notifying certain creditors of the commencement of the bankruptcy case.

(8) If necessary, assisting the person filing bankruptcy in reaffirming certain debts, redeeming personal property, setting aside mortgages or liens against exempt property, and otherwise carrying out the matters set forth in the statement of intention.

(9) Attending the meeting of creditors with the person filing bankruptcy and appearing with the person at any other hearings that may be held in the case.

(10) Assist the debtor in attending and completing the required instructional course on personal financial management.

(11) If necessary, preparing and filing amended schedules, statements, and other documents with the bankruptcy court in order to protect the rights of the person filing bankruptcy.

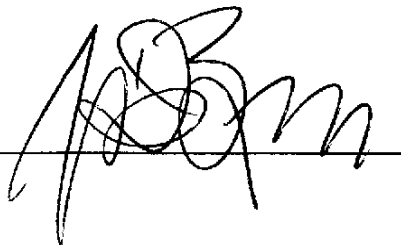
Client hereby acknowledges and agrees that the minimum fee stated in this Agreement may not be sufficient to pay and/or reimburse the Attorneys for all of their attorney's fees and costs/expenses, and in that event, the Client agrees to promptly pay any such additional amounts as they become due and owing.

Client also acknowledges and agrees that this Agreement does NOT cover, include or provide for legal representation of Client in other legal matters, including but not limited to: bankruptcy adversary proceedings, issues as to fraudulent conveyances, asset exemptions and/or debt dischargeability, tax proceedings, judicial lien avoidances, relief from stay actions, civil litigation, and criminal investigation and/or prosecution, for which additional fees would need to be agreed upon and pre-paid by the Client in the event that legal representation becomes necessary for those types of legal matters.

Due to a recent decision by the Illinois Supreme Court (Brian Dowling vs. Chicago Options Associates, Inc., Case No. 102578, Ill, 2007), the Attorneys propose to treat all payments made by the Client to the Attorney as an "advance payment retainer" in which the Client intends to make a present payment to the Attorneys in exchange for the commitment to provide legal services in the future. Ownership of this retainer passes to

the Attorneys immediately upon payment, and shall be deposited in the general office fund account of the Attorneys and not in a client trust account, and shall be withdrawn by the Attorneys at their sole discretion. While the Client has the option to have such monetary payment placed into a "security retainer" and the choice of the type of retainer to be used is the Client's alone, the Supreme Court has found that the use of an "advance retainer agreement" would be appropriate when a client is facing bankruptcy, a collection action or a criminal forfeiture proceeding and therefore needs to secure and protect sufficient funds out of the reach of seizure in order to hire legal counsel, thereby being advantageous to the client. Your signature on this Agreement shall acknowledge and confirm your acceptance and approval of the use of an "advance payment retainer" by the Attorneys.

The undersigned hereby acknowledges that he or she has read and does accept the foregoing Agreement.

Signed:  Dated: 3/31/15

Signed:  Dated: 3/31/15

Signed: Theresa Reyes Dated: 3/31/15

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court
Northern District of Illinois**

In re **LANCE T. REYES
LISA M. REYES**

Debtor(s)

Case No.

Chapter

7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**LANCE T. REYES
LISA M. REYES**

Printed Name(s) of Debtor(s)

X **/s/ LANCE T. REYES**

Signature of Debtor

May 1, 2015

Date

Case No. (if known)

X **/s/ LISA M. REYES**

Signature of Joint Debtor (if any)

May 1, 2015

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Northern District of Illinois**

In re **LANCE T. REYES
LISA M. REYES**

Debtor(s)

Case No.
Chapter

7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: **385**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **May 1, 2015**

/s/ LANCE T. REYES

LANCE T. REYES

Signature of Debtor

Date: **May 1, 2015**

/s/ LISA M. REYES

LISA M. REYES

Signature of Debtor

25 East Same Day Surgery
3149 Eagle Way
Chicago, IL 60678

Academy Collection Service, Inc.
P.O. Box 16119
Philadelphia, PA 19114

Academy Collection Service, Inc.
10965 Decatur Road
Philadelphia, PA 19154

Adler, Arthur B. & Associates
25 E. Washington, Ste. 500
Chicago, IL 60602

Advantage Assets II, Inc.
1000 N. West Street
Ste. 1200
Wilmington, DE 19801

Afni, Inc.
404 Brock Drive
P.O. Box 3517
Bloomington, IL 61702

Afni, Inc.
PO Box 3517
Bloomington, IL 61702

Afni, Inc.
1310 Martin Luther King Drive
PO Box 3517
Bloomington, IL 61702

Afni, Inc.
404 Brock Drive
P.O. Box 3517
Bloomington, IL 61702

Afni, Inc.
PO Box 3097
Bloomington, IL 61702

Afni, Inc.
PO Box 3517
Bloomington, IL 61702

Airway Oxygen Inc Benton Harbor
PO Box 9950
Wyoming, MI 49509

Allied Interstate, LLC
3000 Corporate Exchange Drive
Columbus, OH 43231

Allied Interstate, LLC
PO Box 361774
Columbus, OH 43236

Allied Intl. Credit Corp., (US)
100 East Shore Drive, 3rd Floor
Glen Allen, VA 23059

Allied Intl. Credit Corp., (US)
11357 Nuckols Road, Unit #113
Glen Allen, VA 23059

Amsher Collection Services, Inc.
600 Beacon Parkway West, Ste. 300
Birmingham, AL 35209

ARC, Inc.
2915 Professional Parkway
Augusta, GA 30907

ARC, Inc.
2915 Professional Parkway
Augusta, GA 30907

ARS National Services, Inc.
P.O. Box 463023
Escondido, CA 92046

Associated Recovery Systems
P.O. Box 469046
Escondido, CA 92046

AT&T
32 Avenue of the Americas
New York, NY 10013

Atkins, Edward M., M.D.
8135 N. Milwaukee Avenue
Niles, IL 60714

Aurora Bank FSB
10350 Park Meadows Drive
Littleton, CO 80124

Aurora Bank FSB
10350 Park Meadows Drive
Littleton, CO 80124

Aurora Bank FSB
10350 Park Meadows Drive
Littleton, CO 80124

Aurora Bank FSB
10350 Park Meadows Drive
Littleton, CO 80124

Aurora Bank FSB
10350 Park Meadows Drive
Littleton, CO 80124

Aurora Bank FSB
10350 Park Meadows Drive
Littleton, CO 80124

Aurora Loan Services
10350 Park Meadows Drive
Littleton, CO 80124

Aurora Loan Services
PO Box 1706
Scottsbluff, NE 69363

Aurora Loan Services
10350 Park Meadows Drive
Littleton, CO 80124

Aurora Loan Services
PO Box 1706
Scottsbluff, NE 69363

Aurora Loan Services
PO Box 1706
Scottsbluff, NE 69363

Aurora Loan Services
10350 Park Meadows Drive
Littleton, CO 80124

Aurora Loan Services
PO Box 1706
Scottsbluff, NE 69363

Aurora Loan Services
10350 Park Meadows Drive
Littleton, CO 80124

Aurora Loan Services
PO Box 1706
Scottsbluff, NE 69363

Aurora Loan Services
10350 Park Meadows Drive
Littleton, CO 80124

Banfield Pet Hospital
1101 South Canal Street
Chicago, IL 60607

Bank of America
1800 Tapo Canyon Road
Simi Valley, CA 93063

Bank of America
1800 Tapo Canyon Road
Simi Valley, CA 93063

Bank of America
Po Box 982235
El Paso, TX 79998

Bank of America
1800 Tapo Canyon Road
Simi Valley, CA 93063

Best Buy
c/o Retail Services
PO Box 17298
Baltimore, MD 21297

Best Buy
c/o Retail Services
PO Box 17298
Baltimore, MD 21297

Blatt, Hasenmiller, Leibsker & Moor
125 S. Wacker Drive, Ste.400
Chicago, IL 60606

Blatt, Hasenmiller, Leibsker & Moor
125 S. Wacker Drive, Ste.400
Chicago, IL 60606

Blatt, Hasenmiller, Leibsker & Moor
125 S. Wacker Drive, Ste.400
Chicago, IL 60606

Blitt and Gaines, P.C.
661 Glenn Avenue
Wheeling, IL 60090

Blitt and Gaines, P.C.
661 Glenn Avenue
Wheeling, IL 60090

Bradley Sayad
PO Box 909886
Chicago, IL 60690

Budzik & Dynia, LLC
4849 N. Milwaukee Avenue, Ste. 801
Chicago, IL 60630

Budzik & Dynia, LLC
4849 N. Milwaukee Avenue, Ste. 801
Chicago, IL 60630

Budzik & Dynia, LLC
4849 N. Milwaukee Avenue, Ste. 801
Chicago, IL 60630

Budzik & Dynia, LLC
4849 N. Milwaukee Avenue, Ste. 801
Chicago, IL 60630

Budzik & Dynia, LLC
4849 N. Milwaukee Avenue, Ste. 801
Chicago, IL 60630

Buividas, Alex J.
4554 S. Archer Avenue
Chicago, IL 60632

Buividas, Thomas A.
4554 S. Archer Avenue
Chicago, IL 60632

Cap One / Capital One
PO Box 19360
Portland, OR 97280

Cap1/Vlcty
Capital One / Value City
PO Box 15524
Wilmington, DE 19850

Capital Management Services, LP
726 Exchange Street, Ste. 700
Buffalo, NY 14210

Capital Management Services, LP
698 1/2 South Ogden Street
Buffalo, NY 14206

Capital Management Services, LP
PO Box 964
Buffalo, NY 14220

Capital Management Services, LP
726 Exchange Street, Ste. 700
Buffalo, NY 14210

Capital Management Services, LP
698 1/2 South Ogden Street
Buffalo, NY 14206

Capital Management Services, LP
PO Box 964
Buffalo, NY 14220

Capital One
Po Box 30253
Salt Lake City, UT 84130

Capital One / Menards
PO Box 30253
Salt Lake City, UT 84130

Capital One Bank USA N
15000 Capital One Drive
Richmond, VA 23238

Capital One Bank USA N
15000 Capital One Drive
Richmond, VA 23238

Capital One, N.A.
Capital One Services, LLC
PO Box 85619
Richmond, VA 23285

Capital One, N.A.
Capital One Services, LLC
PO Box 85619
Richmond, VA 23285

Cavalry Portfolio Service
PO Box 27288
Tempe, AZ 85285

Cavalry SPV I, LLC
c/o Cavalry Portfolio Services, LLC
PO Box 27288
Tempe, AZ 85285

CBCS
PO Box 163250
Columbus, OH 43216

CBCS
PO Box 2589
Columbus, OH 43216

CBCS
PO Box 163250
Columbus, OH 43216

CBE Group
131 Tower Park Drive, Ste. 100
Waterloo, IA 50701

CBE Group, Inc.
PO Box 2695
Waterloo, IA 50704

CBE Group, Inc.
1309 Technology Pkwy.
Cedar Falls, IA 50613

CCI / Contract Callers, Inc.
2915 Professional Parkway
Augusta, GA 30907-3540

CCI / Contract Callers, Inc.
1058 Claussen Road, Ste. 110
Augusta, GA 30907

CCI / Contract Callers, Inc.
1058 Claussen Road, Ste. 110
Augusta, GA 30907

CCI / Contract Callers, Inc.
2915 Professional Parkway
Augusta, GA 30907-3540

Chase / Chase Bank USA, N.A.
P.O. Box 15298
Wilmington, DE 19850

Chase / Chase Bank USA, N.A.
P.O. Box 15298
Wilmington, DE 19850

Chase / Chase Bank USA, N.A.
Chase Card
P.O. Box 15298
Wilmington, DE 19850

Chase / Chase Bank USA, N.A.
Chase Card
P.O. Box 15298
Wilmington, DE 19850

Chase / Chase Bank USA, N.A.
Attn: Bankruptcy Dept.
P.O. Box 15298
Wilmington, DE 19850

Chase / Chase Bank USA, N.A.
Attn: Bankruptcy Dept.
P.O. Box 15298
Wilmington, DE 19850

Chase Card
Po Box 15298
Wilmington, DE 19850

Chase Card
P.O. Box 15298
Wilmington, DE 19850

Chase Mortgage
PO Box 24696
Columbus, OH 43224

Citi
Citicorp Credit Services, Inc. (USA)
PO Box 653095
Dallas, TX 75265

Citibank (South Dakota), NA
The Home Depot
PO Box 6497
Sioux Falls, SD 57117

Citibank (South Dakota), NA
c/o Home Depot Credit Services
Processing Center
Des Moines, IA 50364

Citibank (South Dakota), NA
c/o Home Depot Credit Services
Processing Center
Des Moines, IA 50364

Citibank, N.A. / Best Buy
PO Box 469100
Escondido, CA 92046

Citibank, N.A. / CitiMortgage, Inc.
PO Box 769006
San Antonio, TX 78245

CitiMortgage, Inc.
PO Box 6243
Sioux Falls, SD 57117

CitiMortgage, Inc.
PO Box 769006
San Antonio, TX 78245

Client Services, Inc.
3451 Harry S. Truman Blvd.
Saint Charles, MO 63301

Codilis & Associates, P.C.
15W030 N. Frontage Road
Suite 100
Burr Ridge, IL 60527

Collection Company of America
700 Lonwater Drive
Norwell, MA 02061

Com Ed
Commonwealth Edison
P.O. Box 6111
Carol Stream, IL 60197

Com Ed
Commonwealth Edison
Bill Payment Center
Chicago, IL 60668

Com Ed / Commonwealth Edison Co.
3 Lincoln Center
Attn: Bankruptcy Section
Oakbrook Terrace, IL 60181

Comcast / Comcast Cable
P.O. Box 3002
Southeastern, PA 19398

Consultants in Clinical Pathology
37416 Eagle Way
Chicago, IL 60678

Corporate Receivables, Inc.
PO Box 32995
Phoenix, AZ 85064

Corporate Receivables, Inc.
PO Box 32995
Phoenix, AZ 85064

Corporate Receivables, Inc.
PO Box 32995
Phoenix, AZ 85064

Dependon Collection Service, Inc.
P.O. Box 4833
Oak Brook, IL 60522

Discover Card / Discover Bank
Discover Financial Services LLC
P.O. Box 15316
Wilmington, DE 19850

DISH Network
Dept 0063
Palatine, IL 60055

Dish Network
9601 S. Meridian Blvd.
Englewood, CO 80112

ER Solutions, Inc.
800 SW 39th Street
P.O. Box 9004
Renton, WA 98057

ER Solutions, Inc.
800 SW 39th Street
P.O. Box 9004
Renton, WA 98057

Evergreen Emergency Services, Ltd.
2800 W. 95th Street
Evergreen Park, IL 60805

Evergreen Emergency Services, Ltd.
PO Box 428080
Evergreen Park, IL 60805

Evergreen Emergency Services, Ltd.
PO Box 428080
Evergreen Park, IL 60805

Evergreen Emergency Services, Ltd.
PO Box 428080
Evergreen Park, IL 60805

Evergreen Emergency Services, Ltd.
2800 W. 95th Street
Evergreen Park, IL 60805

Evergreen Emergency Services, Ltd.
2800 W. 95th Street
Evergreen Park, IL 60805

Fashion Bug / Soanb
1103 Allen Dr
Milford, OH 45150

Faslo Solutions
PO Box 77404
Ewing, NJ 08628

Faslo Solutions
PO Box 77404
Ewing, NJ 08628

Faslo Solutions
PO Box 77404
Ewing, NJ 08628

Financial Recovery Services, Inc.
P.O. Box 385908
Minneapolis, MN 55438

Financial Recovery Services, Inc.
P.O. Box 385908
Minneapolis, MN 55438

Financial Recovery Services, Inc.
P.O. Box 385908
Minneapolis, MN 55438

Fisher and Shapiro, LLC
4201 Lake Cook Road
Northbrook, IL 60062

Fisher and Shapiro, LLC
4201 Lake Cook Road
Northbrook, IL 60062

Fisher and Shapiro, LLC
2121 Waukegan Road, Ste. 301
Bannockburn, IL 60015

Fisher and Shapiro, LLC
4201 Lake Cook Road
Northbrook, IL 60062

Fisher and Shapiro, LLC
2121 Waukegan Road, Ste. 301
Bannockburn, IL 60015

FMS, Inc.
PO Box 707600
Tulsa, OK 74170

FMS, Inc.
PO Box 707601
Tulsa, OK 74170

FMS, Inc.
4915 S. Union Avenue
Tulsa, OK 74107

FMS, Inc.
PO Box 707601
Tulsa, OK 74170

FMS, Inc.
4915 S. Union Avenue
Tulsa, OK 74107

FMS, Inc.
PO Box 707601
Tulsa, OK 74170

FMS, Inc.
4915 S. Union Avenue
Tulsa, OK 74107

Freedman Anselmo Lindberg LLC
1771 W. Diehl Road, Ste. 150
PO Box 3228
Naperville, IL 60566

Freedman Anselmo Lindberg LLC
1771 W. Diehl Road, Ste. 150
PO Box 3228
Naperville, IL 60566

Freedman Anselmo Lindberg LLC
1771 W. Diehl Road, Ste. 150
PO Box 3228
Naperville, IL 60566

Fremont Investment
PO Box 8208
Orange, CA 92864

Fremont Investment
PO Box 8208
Orange, CA 92864

GE Capital Retail Bank / Walmart
PO Box 981400
El Paso, TX 79998

GE Money Bank
Attn: Bankruptcy Dept.
P.O. Box 103106
Roswell, GA 30076

Healthcare Information Services LLC
IL Bone and Joint Institute
5057 Paysphere Circle
Chicago, IL 60674

HFC
PO Box 17574
Baltimore, MD 21297

Home Depot Credit Services
Processing Center
Des Moines, IA 50364

Home Depot Credit Services
Processing Center
Des Moines, IA 50364

Household Credit Services
PO Box 19360
Portland, OR 97280

Household Financial Corporation
Household Finance Corporfation
3921 High Point Road
Greensboro, NC 27407

HSBC / Best Buy
HSBC Bank Nevada, N.A.
PO Box 9
Buffalo, NY 14240

HSBC / Best Buy
HSBC Bank Nevada, N.A.
PO Box 9
Buffalo, NY 14240

HSBC / Menards
HSBC Bank Nevada, N.A.
PO Box 9
Buffalo, NY 14240

HSBC Bank
PO Box 9
Buffalo, NY 14240

HSBC Bank
PO Box 9
Buffalo, NY 14240

HSBC Bank Nevada, N.A.
HSBC Card Services, Inc.
PO Box 5253
Carol Stream, IL 60197

HSBC Card Services
PO Box 17313
Baltimore, MD 21297

HSBC Card Services
PO Box 37281
Baltimore, MD 21297

HSBC Consumer Lending USA, Inc.
Household Finance Corporation
3921 High Point Road
Greensboro, NC 27407

HSBC Retail Services
P.O. Box 5244
Carol Stream, IL 60197

HSBC Retail Services
PO Box 15521
Wilmington, DE 19850

I C System
PO Box 64378
Saint Paul, MN 55164

I.C. System, Inc.
P.O. Box 64378
Saint Paul, MN 55164

IL Bone and Joint Institute
5057 Paysphere Circle
Chicago, IL 60674

Illinois Collection Service Inc.
P.O. Box 1010
Tinley Park, IL 60477

Illinois Collection Service Inc.
8231 185th St., Ste 100
Tinley Park, IL 60487

Integrity Financial Partners, Inc.
4370 W. 109th Street, Ste. 100
Overland Park, KS 66211

Integrity Financial Partners, Inc.
4370 W. 109th Street, Ste. 100
Overland Park, KS 66211

Integrity Financial Partners, Inc.
4370 W. 109th Street, Ste. 100
Overland Park, KS 66211

J.C. Christensen & Associates
P.O. Box 519
Sauk Rapids, MN 56379

J.C. Christensen & Associates
P.O. Box 519
Sauk Rapids, MN 56379

JPMorgan Chase Bank, N.A.
Chase Mortgage / WAMU
PO Box 24696
Columbus, OH 43224

JPMorgan Chase Bank, N.A.
Chase Mortgage / WAMU
PO Box 24696
Columbus, OH 43224

Kellar King & Associates, Inc.
1636 Shadowood Lane, Ste. 160B
Jacksonville, FL 32207

Kohl's / Capital One
Kohl's Department Store
N56 W. 17000 Ridgewood Drive
Menomonee Falls, WI 53051

Kohl's Department Stores, Inc.
N56 W 17000 Ridgewood Drive
Menomonee Falls, WI 53051

Kohl's Department Stores, Inc.
N56 W 17000 Ridgewood Drive
Menomonee Falls, WI 53051

Leading Edge Recovery Solutions LLC
5440 N. Cumberland Avenue, Ste. 300
Chicago, IL 60656

Leading Edge Recovery Solutions LLC
PO Box 2330
Schiller Park, IL 60176

Little Company of Mary Hospital
and Health Care Centers
2800 W. 95th Street
Evergreen Park, IL 60805

Little Company of Mary Hospital
and Health Care Centers
2800 W. 95th Street
Evergreen Park, IL 60805

Little Company of Mary Hospital
and Health Care Centers
2800 W. 95th Street
Evergreen Park, IL 60805

Little Company of Mary Hospital
and Health Care Centers
2800 W. 95th Street
Evergreen Park, IL 60805

LTD Financial Services, L.P.
7322 Southwest Freeway, Ste. 1600
Houston, TX 77074

LTD Financial Services, L.P.
7322 Southwest Freeway, Ste. 1600
Houston, TX 77074

LTD Financial Services, L.P.
7322 Southwest Freeway, Ste. 1600
Houston, TX 77074

LTD Financial Services, L.P.
7322 Southwest Freeway, Ste. 1600
Houston, TX 77074

LTD Financial Services, L.P.
7322 Southwest Freeway, Ste. 1600
Houston, TX 77074

LVNV Funding LLC
PO Box 10497
Greenville, SC 29603

LVNV Funding LLC
PO Box 10497
Greenville, SC 29603

LVNV Funding LLC
PO Box 10497
Greenville, SC 29603

LVNV Funding LLC
PO Box 10497
Greenville, SC 29603

Main Street Acquisition Corp.
7473 West Lake Meade, 216
Las Vegas, NV 89128

MCS Collections, Inc.
PO Box 7699
Chicago, IL 60680

MCS Collections, Inc.
725 S. Wells Street, Ste. 501
Chicago, IL 60607

MCS Collections, Inc.
PO Box 7699
Chicago, IL 60680

MCS Collections, Inc.
725 S. Wells Street, Ste. 501
Chicago, IL 60607

MCS Collections, Inc.
PO Box 7699
Chicago, IL 60680

MCS Collections, Inc.
725 S. Wells Street, Ste. 501
Chicago, IL 60607

Medical Business Bureau, LLC
1460 Renaissance Drive, Ste. 400
Park Ridge, IL 60068

Medical Business Bureau, LLC
PO Box 1219
Park Ridge, IL 60068

Medical Business Bureau, LLC
1460 Renaissance Drive, Ste. 400
Park Ridge, IL 60068

Medical Business Bureau, LLC
PO Box 1219
Park Ridge, IL 60068

Medical Business Bureau, LLC
1460 Renaissance Drive, Ste. 400
Park Ridge, IL 60068

Medical Business Bureau, LLC
PO Box 1219
Park Ridge, IL 60068

Menard's
c/o Retail Services
PO Box 15521
Wilmington, DE 19850

Mercantile Adjustment Bureau, LLC
PO Box 9016
Williamsville, NY 14231

Merchants & Medical Credit Corp.
6324 Taylor Drive
Flint, MI 48507

Merchants & Medical Credit Corp.
6324 Taylor Drive
Flint, MI 48507

Mercy Physician Billing
35072 Eagle Way
Chicago, IL 60678

MetroSouth Medical Center
12935 S. Gregory Street
Blue Island, IL 60406

Midland Credit Management, Inc.
P.O. Box 60578
Los Angeles, CA 90060

Midland Credit Management, Inc.
8875 Aero Drive
San Diego, CA 92123

Midland Credit Management, Inc.
P.O. Box 60578
Los Angeles, CA 90060

Midland Credit Management, Inc.
8875 Aero Drive
San Diego, CA 92123

Midland Credit Management, Inc.
P.O. Box 60578
Los Angeles, CA 90060

Midland Credit Management, Inc.
8875 Aero Drive
San Diego, CA 92123

Midland Credit Management, Inc.
P.O. Box 60578
Los Angeles, CA 90060

Midland Credit Management, Inc.
8875 Aero Drive
San Diego, CA 92123

Midland Credit Management, Inc.
P.O. Box 60578
Los Angeles, CA 90060

Midland Credit Management, Inc.
8875 Aero Drive
San Diego, CA 92123

Midland Credit Mgmt., Inc.
Department 8870
Los Angeles, CA 90084

Midland Credit Mgmt., Inc.
Department 8870
Los Angeles, CA 90084

Midland Credit Mgmt., Inc.
Department 8870
Los Angeles, CA 90084

Midland Credit Mgmt., Inc.
Department 8870
Los Angeles, CA 90084

Midland Credit Mgmt., Inc.
Department 8870
Los Angeles, CA 90084

Midland Funding LLC
Midland Credit Management, Inc.
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Midland Orthopedic Associates
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La Grange, IL 60525

Midland Orthopedic Associates, SC
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Chicago, IL 60616

Midstate Collection Solutions, Inc.
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Champaign, IL 61826

Mile Square Health Center
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Chicago, IL 60612

Money Recovery Nationwide
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MRS Associates, Inc.
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Nelson, Watson & Associates, LLC
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Northland Group Inc.
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Northstar Location Services, LLC
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Northwest Collectors Inc.
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Occu Sport Services, Inc.
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Protocol Recovery Service, Inc.
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Radiology Imaging Specialists Ltd.
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